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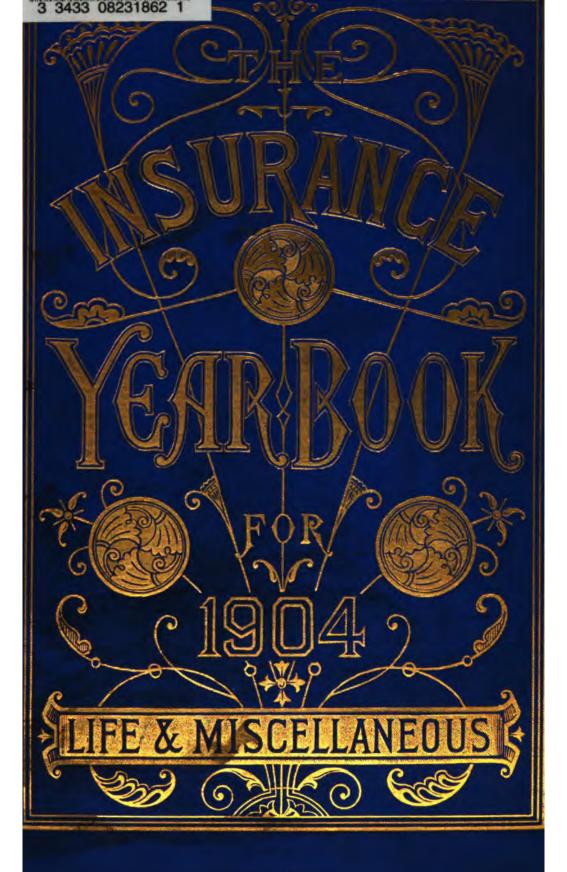
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5 5

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Assets									\$14,516,361
Total L	iabili	ties,	Inclu	ding	Capi	tal			10,605,155
Net Sur	plus								3,911,206
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Annual Statement, January 1st, 1904

Cash Capital, TOTAL ASSETS 2.000.000 Dollars \$6,282,402.15

LIABILITIES

Capital Stock	•	•	•			,	\$2,000,000.00
Reserve for Reinsu	rance						2,429,458.03
Reserve for all uns	ettled	Claims					. 232,454.18
NET SURPLUS							1,620,489.94
Surplus as regards	Policy	holdere	١.				3,620,489.94
LOSSES PAID 81	NCE (DRGAN	IZA'	rio	N		82,215,930.24

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Security Mutual Life Insurance Company

BINGHAMTON, NEW YORK

CHAS. M. TURNER. President

The largest surplus in proportion to liabilities of any company reporting to the New York State Insurance Department

POLICIES MAY BE REGISTERED WITH THE INSURANCE DEPARTMENT AND THE RESERVE THEREON GUARANTEED BY SPECIAL DEPOSIT

INSURANCE IN FORCE

JANUARY 1, 1888

\$1,034,000

JANUARY 1, 1890

\$3,575,500

JANUARY 1, 1892

\$5,701,500

JANUARY 1, 1894

\$10,745,300

JANUARY 1, 1896

\$20,137,350

JANUARY 1, 1898

\$23,324,638

JANUARY 1, 1900

\$29,308,883

JANUARY 1, 1902

\$32,366,384

JANUARY 1, 1904

\$42,386,784

ASSETS

JANUARY 1, 1888

\$15,031.73

JANUARY 1, 1890

\$79,794.32

JANUARY 1, 1892

\$150,065.89

JANUARY 1, 1894

\$253,773.99

JANUARY 1, 1896

\$451, 281, 90

JANUARY 1, 1898

\$577,879.93

JANUARY 1, 1900

\$830,637,30

JANUARY 1, 1902

\$1,155,453.23

JANUARY 1, 1904

\$1,988,870.01

Up-to-date policy contracts help get business. Energetic, reliable men can secure first-class territory upon liberal terms by addressing

A. B. HOWE, Ass't General Manager, Home Office

There Can be but One Largest and Best Company

IT IS

The Mutual Life Insurance Company of New York

Men of character and ability should become identified with it.

There is always an opportunity for good men. To make money and reputation in its service

APPLY TO

GEORGE T. DEXTER

Superintendent of Domestic Agents
32 NASSAU STREET, N. Y. CITY

Assets Over - \$401,000,000

PAID POLICY-HOLDERS
OVER

\$630,000,000

Independent Order of Foresters

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EUROPEAN OFFICE:

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AUSTRALIAN OFFICE:

STOCK EXCHANGE BUILDING, 113 PITT ST., SYDNEY, N. S. W.

A FRATERNAL BENEFIT SOCIETY

That does not Assess for Death Claims. The members pay monthly, quarterly, semi-annually or annually, stated premiums, which are graded according to age at joining and assurance carried, and which remain the same so long as continuous good standing is maintained. The premiums will produce the sum assured at the expectancy of life or 70 years of age, plus a provision for expenses.

BENEFITS GIVEN BY THE L O. F.

- 1.—The Mortuary Benefit of \$500, \$1,000, \$2,000, \$3,000, \$4,000, or
- 2.—A Total and Permanent Disability Benefit of one-half of face value of policy, with exemption from further payment of premiums or Court dues.
- 8.—An Old Age Benefit consisting of exemption from payment of premiums and Court dues after age 70.
- 4.—An Old Age Disability Benefit of one-tenth of face value of policy payable yearly for ten years, on being declared totally and permanently disabled by infirmities of age after the seventieth birthday.
- 5.—An Old Age Pension payable during disability, which may be taken as a substitute for the Old Age Disability Benefit.
- 6.-Free Medical Attendance by Court Physician where not dispensed with by Court by-law; also trained nurses in certain cases.
- 7.—A 8ick Benefit of \$3 to \$5 per week, subject to provisions of the Constitution and Laws of the Order; Optional, and when taken costs extra.
 - 8.—A Burial Benefit of \$100 at death of a Pensioner.
- 9.—A Funeral Benefit of \$50 at death of a member enrolled in Sick and Funeral Benefit Department.
 - 10.—Social and Fraternal Privileges of the Court Room.

Benefits Paid to 1st June, 1904, \$17,320,227.66 Funds accumulated to 1st June, 1904, \$7,652,802.17 Membership, 1st June, 1904, 223,400

ORONHYATEKHA. M. D., Supreme Chief Ranger. JOHN A. McGILLIYRAY, K. C., Supreme Secretary.

I, O. F. Premium Rates
PRR \$1.000.
Ordinary Class Ceasing at 70th Year of Age).

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J. P. MALE JERKINS, Lawyer, Rorristown, Pa.
GRO. W. ROTHOUSE, President.
GRO. W. KENDRICK, JR., Vice-President Third
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DAVID MASTERS, Treasurer.
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(Limited) of London, England

S. STANLEY BROWN, Esq., General Manager and Secretary

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EXECUTIVE COMMITTEE
HENRY M. ROGERS, Bsq.
WILLIAM E. STOWE, Bsq.
JOHN B. THOMAS, Esq.

Chief Office, 71 Kilby St., Boston, Mass.

HEAD OFFICE

Summary of Statement December 31, 1908

Capital Subscribed	8.750.000.00
Capital Paid Up in Cash Surplus to Policyholders exclusive of	750,000.00
Surplus to Policyholders exclusive of	
guaranteed capital	1,638,906.42
Total Available Resources	0,810,080.70

Samuel Appleton, Mgr. and Aff'y for U. S.

UNITED STATES BRANCH

Summary of Statement December 81, 1903

York, Mass., Ohio, Virginia and	
Trustees	1,971,756.98
A 86015	X,570,XU1.4U
Liabilities.	1,001,478,13
Surplus to Policyholders	(10,120.20

LIABILITY, ACCIDENT, REALTH AND FIDELITY INSURANCE

The Pioneer of Liability Insurance in the world and a leader in ACCIDENT Insurance in America

Ready Reckoner

FOR

EARNED AND UNEARNED PREMIUMS.

READY RECKONER FOR EARNED AND UN-EARNED PREMIUMS. A Series of Tables designed for the Speedy Calculation of the Sums earned and uncarned on Policies of Insurance; by the late WILLIAM ELLSWORTE, Jr., formerly of the Continental Fire Insurance Company.

Company.

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76 WILLIAM STREET.

NEW YORK CITY

1904

JUST ISSUED

1904

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A Work of 200 pages, embracing the various Fremium Rates of 76 American and Canadia: Life insurance Companies.

The Spectator Company announces the publication of the 1904 edition of the handy pocket-worl bearing the above title. Its principal feature is the annual premium rates per \$1,000 of insurance on al the leading forms of policies of seventy-six regular life insurance companies operating in the United States and Canada. The rates are so arranged as to meet the requirements of agents and others connected with or interested in life insurance, who may desire to compare the rates charged by various

nected with or interested in life insurance, who may desire to compare the rates charged by various companies on uniform styles of policies.

By means of flaps attached to the covers comparison of the rates for the more common forms of policy can be made instantly by the agent of any particular company with those of another company.

The new features in the edition for 1903 have been retained, and a table is given showing the principal items of the annual statements of the companies for each of the past three years; another table shows the ratio of dividends to premiums for the ten years ending with 1903, while tables showing dividend settlements under accumulation policies, premiums on intermediate and industrial policies aid in making this a most complete pocket compendium of information regarding premiums, dividends and financial standing. Agents will find this work an indispensable aid in their daily work.

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PREMIUM RATES AND POLICY CONDITIONS will be found a veritable smallum in parco publication, with the data arranged in most convenient form for instantaneous reference. Flaps attached to each cover enable the representative of any particular company to immediately compare the premium rates or other policy conditions of his own company with those of any other, a feature which is productive of

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Price of "Premium Bates and Policy Conditions," Per Copy, \$1: 100 Copies, \$100.

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The 1904 edition of the Year Book is issued in two volumes as heretofore, one being devoted to Life, Casualty and Miscellaneous Insurance, and the other to Fire and Marine Insurance. Each volume contains the standard statistics regarding companies and their transactions that are necessary to perfect their history from year to year. These statistics are brought forward to include their transactions to December 31, 1903. The statistical tables are compiled from official data, the annual reports to the New York Insurance Department being used for those companies doing business in that State; for other companies the official data has been secured from the department reports of the States wherein they do business, or from other official sources. The utmost care has been taken to make these compilations complete and accurate.

The department relating to "Fire Departments and Water Supply," comprising about 500 pages, which was omitted from the Year Book for 1903, for the reason that it had grown to such proportions as to make the volume too bulky, is now restored to the Year Book, and is more complete than ever before. It contains statistics showing the water supply and means for fire protection in upwards of four thousand cities and villages, the data having been brought down to date. These statistics are the result of more than twenty-five years' experience in obtaining information and compiling the same, and from the fullest and most complete statement regarding the fire protective equipment of the numerous places that has ever been compiled.

Attention is invited to the list of prominent agents, which contains the names of over 40,000 persons representing insurance interests in various parts of the country. The abbreviations following the name in each case indicate the branches of insurance prosecuted by the agent. This is the most complete list of agents ever published, and will be found to be of great value to managers of companies.

To mention here the many special features of The Year Book would be to duplicate the very complete Index that will be found on other pages.

We beg to acknowledge our obligation to all who have so kindly rendered us assistance in obtaining data for The Year Book. Our thanks are especially due to the heads of Insurance Departments of the various States for their courtesy and promptness in furnishing us with desired information.

40

THE SPECTATOR COMPANY.

GERMANIA FIRE INSURANCE COMPANY

62 and 64 WILLIAM STREET, cor. Cedar Street

ORGANIZED 1859

NEW YORK

STATEMENT, JANUARY 1, 1904

CASH CAPITAL,		-		\$1,000,000.00
Reserve for Unearned Premiums,	•		-	2,178,043.74
Reserve for losses under Adjustment,		-		148,061.89
Reserve for all other Claims, -	•		-	5,263.89
Net Surplus,		-		2,518,464.11
Total Assets, -	-		-	\$5,849,833.63

HUGO SCHUMANN, President

FR. VON BERNUTH, . Vice-Presidents GEO. B. EDWARDS.

CHAS. RUYKHAVER. GUSTAV KEHR,

1851 - 1904

The Phænix Mutual Life insurance Company

of Martford. Conn.

Assets

\$17,000,000

Issues every desirable form of policy known to modern life insurance & The life, endowment and annuity policy issued only by this Company combines protection, investment, provision for old age, in one contract

Sample Policy, Rates, Etc., Mailed Upon Application to the Home Office

JONATHAN B. BUNCE, . IOHN M. HOLCOMBE, . Vice-President WILLIAM A. MOORE, Secretary

Williamsburgh City

Insurance Co.

ORGANIZED 1853

150 Broadway, New York

CASH CAPITAL			•	\$250,000.00
Reserve for Reinsur Other Liabili				994,296.49
NEED CHARMING				1,229,616.87
ASSETS, January	i, 190a	(,		. 2,473,913.36

MARSHALL S. DRIGGS . F. H. WAY W. H. BROWN Assistant Secretaries B. W. LYON F. H. DOUGLASS GENERAL AGENT

METROPOLITAN Life Insurance Company

The Company OF the People, BY the People, FOR the People.

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This Company's Policy-claims paid in 1903 averaged in number one for each minute and a third of each business day of 8 hours each, and, in amount, \$89.00 a minute the year through,

THE DAILY AVERAGE OF THE COMPANY'S BUSINESS DURING 1903:

359 PER DAY IN NUMBER OF CLAIMS PAID. 6,297 PER DAY IN NUMBER OF POLICIES ISSUED. \$1,303,559.06 PER DAY IN NEW INSURANCE WRITTEN. \$98,582.76 PER DAY IN PAYMENTS TO POLICY-HOLDERS AND ADDITION TO RESERVE.

\$53,841,18 PER DAY IN INCREASE OF ASSETS.

PROOF OF PUBLIC CONFIDENCE

This Company has more premium-paying business in force in the United States than any other Company, and for each of the last 10 years has had more New Insurances accepted and issued in America than any other Company.

The number of Policies in force is greater than that of any other Company in America, greater than all the Regular Life Insurance Companies put together (less one) and can only be appreciated by comparison. It is a greater number than the Combined Population of Greater New York, Chicago, Philadelphia, Boston and St. Louis,

Paid to Policyholders since Organization, plus the Amount now invested for their Security	\$238,295,966.84
Number of Policies in Force	
Amount of Outstanding Insurance	1,342,381,457.00
Amount of Insurance Issued in 1908	\$398,689,074.00

In its Ordinary Department policies are issued for from \$1,000 to \$1,000.000 on individual lives, premiums payable annually, semi-annually and quarterly. In its Industrial Department policies are issued on all the insurable members of the family for weekly premiums.

Full particulars regarding the plans of the Metropolitan may be obtained at its Home Office, or of its Agents in all the Principal Cities of the United States and Canada.

Permanent, Profitable and Progressive Employment.

AGENTS WANTED.—Any honest, capable, industrious man, who is willing to begin at the bottom and acquire a complete knowledge of the details of the business by diligent study and practical experience, can, by demonstrating his capacity, establish his claim to the highest position in the field. It is within his certain reach. The opportunities for merited advancement are unlimited. All needed explanations will be furnished upon application to the Company's Superintendents in any of the principal cities, or to the

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1876

OF NEW YORK

1904

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HIS Company has AGE AND EXPERIENCE; it has been twenty-eight years in business, and its premiums exceed \$5,000,000.00 a year. It has FINANCIAL STRENGTH; its capital, reserves and suplus amount to over \$5,800,000.00. Its INVESTMENTS have been carefully made; every item, in fact, is gilt-edged. It is practically MUTUAL; its stockholders take no dividends excepting out of interest earnings. It claims to DEAL JUSTLY; its policyholders in every part of the land will answer on this point.

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D. B. SCHULTE, Treasurer.

WM. TREMBOR, Secretary. F. M. GUND, Assistant Secretary.

The

GERMAN INSURANCE COMPANY

of FREEPORT

39th ANNUAL STATEMENT January 1st, 1904

Assets

		ASS	ets				
Loans on Mortgages and accrued	lintere	et					£2,566,523.18
City, Town, County and Corpora			nd Bo	nds an	d acci	rued In	
Collateral Loans, (secured by Bo							7,700.00
Real Estate, (Office Buildings as							. 88,700.00
Bills Receivable, (not Matured, t	aken f	or Fire	premi	iums)			. 55,088.70
Cash in Banks and office .			-				. 810,075.69
Cash in hands of Agents .							. 844,858.67
Tot	al Asse	ts	•	•			\$4,910,606.82
Liabilities							
Capital Stock							. \$200,000.00
Reserve for Re-Insurance	•	•		•	•		2,987,135,90
Reserve for Unpaid Losses							. 176,763.58
Due Re-Insurance Companies ar	d other	r Clair	ns .				48,111.78
NET SURPLUS	•		•			•	. 1,503,595.61
							\$4,910,606.82
Losses paid to January I,	1904	•	•		•	•	\$17,759,917.07



CAPITAL
One Million
Dollars
FULLY PAID.







Charter Perpetual.

COMPANY FOUNDED 36 YEARS AGO.

1

A GOOD RECORD:

Paid policyholders since organization, plus assets now held for their protection, \$12,147,677.00—which is \$946,830.00 more than the gross premiums received from policyholders.

No field of effort gives larger returns than active and intelligent agency work for this Company.

NATIONAL LIFE INSURANCE CO. U. S. A.

P. M. STARNES, President.

NATIONAL LIFE U.S. A. BUILDING, CHICAGO.

INCORPORATED 1851

Western Assurance Company

HEAD OFFICE: TORONTO, CANADA

Hon. GEO. A. COX, President J. J. KENNY, Vice-President

Assets in United States, - - \$2,392,813,10
Liabilities in United States, - - 1,608,005.30
Surplus, - - - \$784,807.80

Agencies in all the Principal Cities and Towns throughout Canada and the United States



Abstract from

44th

Annual Statement

GEORGE E. IDE, PRESIDENT.

PAID FOR INSURANCE IN FORCE

January 1, 1904, 38,105 Policies

\$69,410,582.00



The Germania Life Insurance Company of New York

INCORPORATED IN 1860

UNDER THE LAWS OF THE STATE OF NEW YORK

Assets, January 1, 1904 \$32,476,115.69 Surplus, New York State Standard . 4,506,671.64 Payments to Policyholders since Organization 53.213.335.61

TO the public the Germania offers the most approved plans of insurance, whether the object desired be an investment, protection to the family or dependents in case of death, or special provision for an individual beneficiary.

To the Agents the Company offers a wide field of operations and the best of opportunities for building up a large and profitable business.

Ambitious men of ability and character, who wish to be identified with a popular and successful institution, will find it to their advantage to write to the Home Office of the Company, so Nassau Street, New York City, or to any of its many branch offices.

CORNELIUS DOREMUS, President

HUBERT CILLIS, Vice-President JOHN FÜHRER, Actuary

MAX A. WESENDONCK, 2d Vice-President CARL HEYE, Secretary

The Travelers Insurance Co. of HARTFORD, CONN.

Statement of Company's Financial Condition on Dec. 31, 1903 RESOURCES

Railroad Bonds and Stock			. \$	18,650,946.33
Loans secured by Mortgag	res, fir	st liens,		8,079,606.06
Government, County and	Munic	ipal Bon	ds.	4.201.321.12
Other Bonds and Stocks.		٠.		1.180.062.50
Loans secured by Compan	y's Po	licies.		2,423,835.03
Cash on hand and in Bank	· .			1,567,325.44
Bank Stocks, .				1,163,296.00
Loans secured by Collater	al			990,737.20
Real Estate, .				790,138,54
Interest accrued but not d	110.			319,083.34
Deferred Life Premiums.				451,857.11
Premiums in course of coll	ection	on Life	Policie	s. 287,640.72
Total Resources,	•	•		D, 1 05 , 849, 89

RESERVES AND OTHER OBLIGATIONS

Reserve Funds, to protect policies, Losses in process of adjustment,	\$34,466,460.72
Losses in process of adjustment.	282,713,51
Life Premlums paid in advance, .	80,766.92
Special Reserve for taxes, rents, etc.,	96,592.14
Total Reserves and all other liabilities,	34,876,533.29
Excess Security to Policyholders,	5,339,316.10

OHN B. LUNGER, Vice-President OHN E. WAY, 2d Vice-President OHN E. MORRIS, Secretary

OHN E. WORKIS, Secretary

SYLVESTER C. DUNHAM, PRESIDENT

E. V. PRESTON, Gen'l Mgr. of Agencies

H. J. MESSENGER, Actuary

J. B. LEWIS, M. D., Medical Director

A. H. SAWYER, PRESIDENT

CHARTERED 1853

W. H. STEVENS, SECRETARY



INSURES AGAINST

Fire, Lightning and Tornado

FIFTY-FIRST ANNUAL STATEMENT, JANUARY 1, 1904

Capital,	-	-	- ·	-	-	-	-	-	-	-	\$500,000.00
Assets (to	prot	ect	Poli	gh	older	¥)	_	-		-	2,617,755.75
Net Surpl	us to	Po	licy	hold	ers,	-	-	-	-	-	1,211,596.58
Net Surpl	us to	Sto	ck h	olde	ers.	_	_	_	_		- 711.596.58

TOTAL LOSSES PAID, OVER \$13,500,000.00

PHENIX INSURANCE COMPANY

OF BROOKLYN, N. Y.

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INDIA BIBLE PAPER

A B C of Life Insuranc

By the late CHARLES E WILLARD.

This book, by the late Mr. Willard, former President of the Provident Savings Life Assuran Society, proved so popular among life insuran men that it has passed through four editions. the current edition (the fourth) the work has beenlarged and improved, several new chapters ha ing been added, considerably increasing its valu The A B C of Life Insurance illustrates the el mentary principles of life insurance so clearly th they are readily comprehended by those who hav not made them a study; and the explanations ar examples are such that an agent can, by their us easily convince any reasonable man that the fou dations upon which the business is built are acci rate and logical. Every agent should possess copy of this valuable aid. This edition is sold : the same price as earlier editions, viz.:

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INSURANCE COMPANY

NEWARK, NEW JERSEY.

FREDERICK FRELINGHUYSEN, PRESIDENT.

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Has During the Past Fifty-Nine Years Paid to Policyholders Over \$210,000,000.00

Assets. \$90.000.000.00 Surplus. \$7.000.000.00

NO COMPANY HAS EVER ACCOMPLISHED BETTER RESULTS FOR ITS POLICYHOLDERS.

THE THIRTEENTH (1904) ANNUAL EDITION

THE HANDY GUIDE

To Premium Rates, Applications and Policies

AMERICAN LIFE INSURANCE COMPANIES.

THE HANDY GUIDE shows all the leading forms of policies issued by the various life insurance companies, with their conditions and the application warranties, with special attention to recent new forms. Premium rates in almost endless variety are given, covering participating and non-participating life, endowment and term contracts, also annuities and industrial insurance. Loan and surrender values, showing cash, paid-up and extended insurance options, are shown in detail and in most convenient shape. Tontine and Deferred Dividend Estimates and Results, together with other valuable information regarding the contracts of the companies, are also given.

Three supplements are issued in July, October and December. Price to

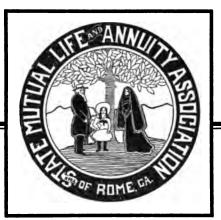
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THE PARENT ANNUITY



ASSOCIATION OF THE SOUTH

HOME OFFICE ROME GEORGIA

THE STATE MUTUAL LIFE AND ANNUITY ASSOCIATION

COMPARATIVE STATEMENT, SHOWING THE PROGRESS OF THE ASSOCIATION SINCE IT COMMENCED BUSINESS, OCTOBER 29, 1898, WITH THE FOLLOWING RESULT TO DECEMBER 31, 1903:

DATE	ASSETS	SURPLUS
Dec. 31, 1898	\$1,963.12	\$1,963.12
Dec. 31, 1899	60,609.08	10,609.08
Dec. 31, 1900	100,382.94	47,987.34
Dec. 31, 1901	139,471.39	68,359,46
Dec. 31, 1902	200,000.00	90,216.87
Dec. 31,'03	226,046.94	121,343.74

The Contract that is being offered by The State Mutual Life and Annuity Association will do for you what you are trying to do for yourself:

It provides an income during your old age. Protects your widow during widowhood. Your children during minority. :: ::

For further information, write

C. R. PORTER, Vice-Pres. and Gen'l Manager

facile Drinceps

Semper Daratus

THE HOME Insurance Company



Main Offices, - 56 Cedar Street,

NEW YORK

Cash Capital, \$3,000,000

Assets, January, 1st, 1904, -	-		-	\$18,040,793
Liabilities, (including Capital), -		-		11,466,042
Net Surplus over all Liabilities,	•		-	6,574,751
Surplus as regards Policyholders,	-		-	9,574,751
Losses Paid since organization, over		-		- 89,000,000

THE HOME has an extensive, well organized field staff of Competent and Experienced General, State and Special Agents resident in the various States of the U. S., and Canada and Mexico, ensuring prompt response and capable attention to the requirements of its local agents and the insuring public, and affording immediate service for the adjustment and settlement of loss claims.

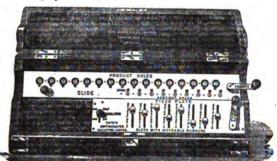
ELBRIDGE G. SNOW. President

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Tate Arithmometer is in use by acticles and mathematicians in all parts the world, and is universally comended by them after long and sev tests. This instrument is made in sizes, a cut of the 16-figure product chine being shown herewith.

Among the many testimonials ceived showing the efficiency of Arithmometer, we produce one of latest from Mr. Henry D. Smidt, Unc Colonial Secretary at Cape Town:

"I wish to state that the Arithmorer supplied this department in 1850 I proved to be wholly satisfactory, venture to say that it has been in mic constant use and has done more we

constant use and has done more we than any instrument used for a li period. It has been in constant use i all statistical, actuarial and other Go

ernment purposes, and I have never known it to fail in a single instance to the alightest extent. It is remained in perfect adjustment and is still in as perfect condition as it was when first received here.

Machine giving 16 figures in product,

THE ODHNER CALCULATING MACHINE.

The "Odhner" is very simple in construction, substantially made, compactly put together, and is absolutely accurate. The illustration herewith gives an excellent idea of its appearance. The "Odhner" is well known in Burope, many hundreds of them being used in Russia, Germany, France, Holland, England and elsewhere with the greatest satisfaction, as is shown by testimonials given the manufacturers. The "Odhner" will work any combination of figures, however complicated, with the of figures, however complicated, with the greatest facility and with perfect accuracy.

PRICES OF THE ODHNER. "A"—15 figures in product, - \$160.
"B"—13 " - 130.
Special (to order) 18 figures in product, 190. Size "A" is mostly used by insurance companies.



THE BRUNSVIGA CALCULATING MACHINE.

The Brunsviga is manufactured in Germany, based on the Odhner patents. The above cut of th Odhner is, therefore, a fair representation of the Brunsviga. The following are some recent improve ments in the Brunsviga machine: 1 The handle cannot be turned until the catch or spring in the slid (or lower portion of machine) is in its proper position. 2. The handle cannot be turned when the winge nut on the right is not in its proper position. 3. The slide (or lower portion of the machine) cannot be moved when the handle is not in proper position. 4. The slide must be returned to the extreme let before the figures in same can be cancelled. The Brunsviga is supplied with an extension handle and bell indicating when the constitute of the wrealty in formal or the constitute of the wrealty of the wrealty of the wealth. bell indicating when the capacity of the machine is reached.

PRICES OF THE BRUNSVIGA.

Size "A" with 9 numerals for the basis of calculations, 10 numerals in the small and 18 numerals in the large (or product) numerical box. Price, \$200.

Size "B" with 9 numerals for the basis of calculations, 8 numerals in the small and 13 numerals in the large (or product) numerical box. Price, 160.

THE FRENCH ARITHMOMETRE. (By THOMAS DE COLMAR).

This is the original Arithmometre as invented by Thomas de Colmar, and is still being manufactured in France. Many actuaries and other mathematicians use this machine.

PRICES OF THE FRENCH ARITHMOMETRE: 12-Pigure Machine, 16-Pigure Machine, 20-Pigure Machine,

THE MILLIONAIRE CALCULATING MACHINE.

This is a Swiss multiplying and dividing machine which has lately come into the market, and is pronounced to be a high-grade and valuable machine by those who have thus far used it. The price of the 16-Figure fillienaire is \$400. The Spectator Company will be pleased to receive and fill orders for this machine, as well as the other four makes of machines enumerated above.

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ROCHESTER, N. Y.

January 1st. 1904.

CASH OAPITAL	\$200.000
Unearned Premium Reserve	755,761.61
Reserve for Unpaid Losses and other Liabilities	77,882,48
Net Surplus	
C Ata	@1 60K 600 71

COMPARATIVE STATEMENT of the increase in Assets and Surplus, also of the Net Premiums Received and losses paid since organization.

YEAR	Assets	Net Surplus	Net Premiums Received	Losses Paid	YEAR	Assets	Net Surplus	Net Premiums Received	Losses Paid
1872	\$120,425	\$19,225	\$21,847	\$1,560	1888	\$712,896	\$209 060	\$864,226	\$216,844
1878	165,852	27,657	78,744	15,944	1889	751,385	218,520	889,961	225,400
1874	814,881	88.248	158,161	57,197	1890	815,396	238,838	488 718	226,047
1875	844,498	47,407	176,862	102,960	1891	894,584	280 864	483,677	220,945
1876	867,184	57,066	204,655	119,178	1892	962,137	240,829	570,678	826,896
1877	869,108	70,856	171,971	108,991	1898	915,899	212,178	520,240	878,086
1878	409,620	115,547	161,146	73,892	1894	858,561	282,504	898,742	810.914
1879	437,265	120,072	207,852	110,278	1895	911,783	888,555	882 850	190.205
1880	468,988	128,509	285,551	133,227	1896	952,879	461,048	859,745	158,594
1881	498,785	185 445	261,995	170,356	1897	1,026,505	485,162	807,678	127,998
1888	504.512	124.097	281.588	184,885	1898	1,095,028	566,706	304,886	145,778
1883	575 028	135 819	826,624	162,827	1899	1,154,457	568,861	368,944	188.091
1884	637,148	127,564	451,172	248,148	1900	1,205,710	571,921	466,807	238,878
1885	649,986	141,181	489,655	289,392	1901	1,289,988	521,595	599,548	828,587
1886	658,481	172.625	860,085	239,649	1902	1,461,994	491,091	886,481	424,851
1887	679,144	164,195	878,988	245,816	1908	1,605,688	578.594	998,874	425,905

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Assets in United States, - - - - - \$1,427,304.89 Liabilities in United States, - - - - - 950,557.91

Surplus, - - - - - - - \$476,746.98

The Washington Life Insurance Co., of New York



Assets, - - - \$17,000,000

THE NEW COMBINATION ANNUITY BOND
APPORDS—Complete Protection.
GUARANTEES—Liberal Loans.
SECOND YEAR

GIVES—Paid-up Insurance for Life, also Cash Endowment, and

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A Bond in The Washington for \$56,000 guarantees \$100,000 to the owner.

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OF CINCINNATI, OHIO

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For over twenty years this Company has realized the highest rate of interest of any American Company; its death rate has been very low. (See tables in this book). The result is that it leads in Large Dividends to Policy-holders.

ASSETS, \$40,000,000.00

The Great Policy-holders' Company

1794

Ninety-fourth Annual Statement of the

1904

Hartford Fire Insurance Co.

OF HARTFORD, CONN.

TOTAL ASSETS.

\$14,542,951.78

Capital Stock, Reserve for Reinsurance, Reserve for all Unsettled Claims, \$1,950,000,00 8,058,549.59 1,301,612,88 NET SURPLUS, - Surplus to Policyholders. 3,937,796,37 5,187,796,37

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Insurance in Force Over \$105,000,000.00

Total Payments to Policyholders and Amount now held for their Benefit over

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STATUTORY REQUIREMENTS.

Synopsis of the Statutory Requirements of the Various States and Territories.

In the following pages will be found concise statements of the statutory requirements for the admission of life and miscellaneous insurance companies to do business in the respective States. In this brief form, the synopses are intended more as a hint than an actual guide, for it is not anticipated that any company in entering a State would be satisfied with anything less than the statutes themselves as their reliance as to conditions. Our summary, however, may be accepted as correct as far as it goes.

It has been our aim in preparing these synopses of the statutes to secure uniformity for all the States and to give the essential requirements in as brief a space as possible consistent with the statement of the facts. The synopsis for each State was sent to the supervising officer of such State and returned to us with his approval to date, or with such corrections as he deemed essential. We believe that the information given in this condensed form is as correct as it is possible to make it and will be sufficient to indicate to all interested the statutory requirements of the different States and Territories. Following the requirements are some notes culled from the statutes which will be of interest to life underwriters.

ALABAMA.

SUPERVISING OFFICER, J. THOS. HEFLIN, SECRETARY OF STATE, Ex-Officio Insurance Commissioner, Montgomery.

Preliminary Documents.—Copy of charter must be filed with Insurance Commissioner; also copy of annual statement showing condition of the company December 31 preceding. Must furnish a sworn certificate that it has at least \$100,000 in approved securities on deposit with the proper officer of some State for the protection of all its policyholders.

Attorney.—The Insurance Commissioner must be appointed attorney to accept service of legal process.

Valuation of Policies.—Valuation to be made upon the Actuaries' or American Experience Tables, with interest at four per cent.

Annual Statements.—Must be filed on or before March I, showing condition of the company December 31 preceding.

Agents.—Agents must procure certificates from Insurance Commissioner to be renewed annually in January. Any person soliciting or otherwise transacting the business of insurance is held to be an agent of the company, not of the assured.

Examinations.—The Commissioner is required to examine domestic companies once in two years, or upon the request of five or more stockholders. He may also examine other companies whenever he deems it prudent, or, if he has occasion to believe they

have violated any law or are in an unsound condition. He must, however, accept the sworn published statement of a life insurance company made to and approved by the Commissioner or a like officer of the State in which it is incorporated.

Fees.—The Insurance Commissioner shall collect from each company filing copy of charter or deed of settlement and financial statement \$101, and same amount with each annual statement thereafter for the privilege of carrying on its business in the State of Alabama; for each certificate or renewal thereof to an insurance agent or solicitor, \$3.50; for copies of any paper on file or deposit with the Insurance Commissioner, or in his office, ten cents per hundred words. Provided, that the Auditor shall pay, upon vouchers approved by the Governor, out of this fund alone the expenses of the Insurance Department. Reciprocal laws in force.

Misrepresentation.—No misrepresentation, written or oral, in the negotiation of a contract or in the application or proofs of loss, shall defeat or void the policy unless such misrepresentation is made with actual intent to deceive, or unless the matter misrepresented increases the risk of loss. No life insurance company shall contest a claim under any policy of insurance on the plea of fraud or irregularities in application after three annual premiums payments have been made on policy, but must pay the full amount of policy within sixty days after proofs of death have been received at the home office of the company in the United States.

Licenses.—Every company must pay to the Insurance Commissioner in January of each year \$101 for a license to do business, and every agent must have a license.

Taxes.—"All companies must state the total amount of gross premiums received, designating the amount received in this State, and shall at the same time pay to the Insurance Commissioner the sum of \$1 upon each \$100 of said gross premiums so received in this State."

ADDITIONAL NOTES FROM THE STATUTES.

Application of Laws.—The provisions of the laws apply when the risk is taken, or any insurance business transacted in the State, whether policies are signed in or out of the State. Policies incontestable after three annual premiums have been paid.

Company Defined.—The term "company" used in the laws includes every company, corporation, association, or partnership organized for the purpose of transacting the business of insurance.

Miscellaneous Companies.—Fidelity or surety companies must have \$250,000 capital and are required to deposit \$50,000 with the State Treasurer, and to comply with the laws relating to other State companies. Companies doing a liability business must retain as a reserve fifty per cent of the premium having not more than one year to run, and an additional reserve fund, known as "liability reserve," to an amount not less than \$300 for each suit pending against such company's policyholders, and \$700 when such suit is appealed to a higher court by the defendant. Plate glass and live stock companies required to have \$50,000 capital. All other companies must have \$100,000 capital.

Arizona.

SUPERVISING OFFICER, ISAAC T. STODDARD, SECRETARY OF TERRITORY, PHOENIX.

Preliminary Documents.—Company must file with the Secretary of the Territory copies of its articles of incorporations and its appointment of an attorney, and a statement giving the name and location of the company, amount of capital stock, assets and net surplus, and receive from him a certificate of authority to do business. Every company must deposit with the Territorial Treasurer a bond, with two or more resident sureties, in \$15,000, for the protection of policyholders in the Territory, or \$15,000 in Territorial bonds.

Attorney.—Company must appoint an agent in the Territory to accept service of legal process.

Funds.—No requirement.

Valuation of Policies.-No provision.

Annual Statements.—Annual statements must be filed with the Secretary of Arizona in the month of March of each year.

Agents.—Agents must obtain a certificate of authority to do business from the Secretary of Arizona. Any person acting in any way for an insurance company is considered an agent of such company and subject to the regulations and penalties of the insurance act.

Examinations.—No provision.

Fees.—To the Secretary of Arizona: For filing statement, \$5; issuing certificate of authority, \$5; issuing certificate to agent, \$2; for filing articles of incorporation, \$5; for printing statement in newspaper, \$2.50.

Licenses.-No provision.

Taxes.—Upon filing the annual statement, a verified statement must also be submitted, showing the total premium receipts collected within the Territory for the period lapsing since the filing of the previous statement. Such statement must be published in at least one newspaper in the Territory; thereupon the Secretary of Arizona will levy a tax of two per cent upon such premium receipts, which shall be paid to the Secretary of Arizona before certificate of authority can be renewed. This tax to be in lieu of all other taxes and licenses.

Penalties.—If any insurance company, its agents or attorneys, shall solicit insurance or shall issue a policy without having complied with the laws of this Territory, said company, its agent or attorney, shall be guilty of a misdemeanor. Punishment for misdemeanor is fine not exceeding \$300, or imprisonment in County Jail not exceeding six months, or both.

ARKANSAS.

SUPERVISING OFFICER, T. C. MONROE, AUDITOR AND INSURANCE COMMISSIONER, LITTLE ROCK.

Preliminary Documents.—Copy of charter must be filed with the State Auditor; also statement showing the condition of the company at the close of the preceding year. In accordance with the act approved March 6, 1891, all insurance companies doing business in the State must give a bond in the sum of \$20,000, with three sureties to be approved by the Auditor of State, conditioned for the prompt payment of all claims arising under policies issued by them. Two of the sureties must be residents of the State. In all actions arising under policies the bondsmen of the company may be made parties to the suit, and judgment rendered against them may be enforced as other judgments are enforced. Bond may be executed by surety company.

Attorney.—Company must file a stipulation designating the Auditor, or some person appointed by him, or agent designated by the company as its attorney to accept service of legal process.

Funds.—Company must have assets equal to the net value of all policies in force.

Companies of Other Countries.—Foreign companies must file on or before July 1 a statement of business done outside the United States.

Valuation of Policies.—The standard of valuation is the American Experience Table of Mortality and interest at four and one-half per cent. Valuation to be made annually unless certificate is furnished from the Insurance Commissioner of the State in which the company was organized that the company is solvent on the above basis.

Annual Statements.—Annual statements showing the condition of the company on December 31 preceding, must be filed with the Auditor of the State on January 1 of each year, or within sixty days thereafter. Statement must show premium receipts in the State, less losses and commissions.

Agents.—Agents must obtain certificates from Auditor. Any person soliciting insurance is deemed an agent of the company taking the risk.

Examinations.—The Auditor is authorized to appoint actuaries and examiners, to issue

licenses, and for cause to revoke licenses, and when legal cause is found, to suspend the company from doing business in the State.

Fees.—Filing charter, \$15; filing annual statement or certificates of Commissioners, \$10; issuing certificate of authority, \$2; copy of papers on file, 20 cents per folio; certifying same and affixing seal, \$1; valuing policies, not exceeding three cents for each \$1000 of insurance.

Taxes.—At the time of filing annual statement with the Auditor a report must also be filed showing the amount of premiums received in the State during the year ending December 31 preceding, and after deducting losses and commissions therefrom, a tax of two and one-half per cent must be paid into the State Treasury. Municipal licenses and taxes are prohibited.

Penalties.—Companies neglecting to file statement as required forfeits its right to do business in the State. Any person, agent, company or corporation transacting business without legal authority shall forfeit to the school fund \$500, and shall be deemed guilty of a misdemeanor, and on conviction fined \$500. Any officer or agent who shall make false statements or representations for the purpose of obtaining business shall be deemed guilty of a felony, and on conviction, sentenced to the penitentiary for not less than three or more than ten years. Any person acting for a company that has not filed the bond as above set forth shall be deemed guilty of a misdemeanor and fined not less than \$20 nor more than \$100.

ADDITIONAL NOTES FROM THE STATUTES.

Suits Against Companies.—By an act passed in February, 1897, it is provided that suit may be maintained against a company in the county where the insured lived.

Miscellaneous Companies.—Accident companies required to give bond in \$20,000, with three sureties, two of whom shall be residents of the State, same as life companies. No other miscellaneous companies specified in the act. Surety companies must give a \$50,000 bond, approved by the Auditor of State and filed in the State Treasurer's office. Statement of condition to be published once a year in a newspaper having general circulation.

CALIFORNIA.

SUPERVISING OFFICER, E. MYRON WOLF, INSURANCE COMMISSIONER, SAN FRANCISCO.

Preliminary Documents.—Company must file with the Insurance Commissioner a certified copy of its charter and a certificate from the proper State official showing that it is duly organized and possessed of the assets required by the State; also a statement of its condition on December 31 preceding.

Attorney.—An agent of the company must be appointed attorney to accept service of legal process.

Companies of Other Countries.—Must file a statement on or before May 1 of business of preceding year.

Valuation of Policies.—Valuation will be made upon the basis of the Actuaries' Table, with interest at four per cent. Policies may be registered with the Insurance Commissioner, and the reserve on the same deposited with him.

Annual Statements.—Annual statement must be filed on or before the 10th day of March each year, showing the condition of the company on December 31 preceding. Statement to be published one week in a daily newspaper published in the city where its principal office is located. All companies or persons engaged in the business of life insurance must file with the Commissioner, on or before January 15 of each year, a statement verified by the oath of the principal officer or manager residing in the city, showing the amount of business done in the State during the year ending on December 31 preceding.

Agents.—Agents must procure certificate of authority from the Commissioner. An

agent to collect renewal premiums due from residents of the State may receive certificate of authority for this sole business. All solicitors must be licensed annually; fee, \$1.

Examinations.—The Commissioner is authorized to examine any company doing business in the State whenever he deems it necessary. Such examination is to be private unless the Commissioner deems it in the best interests of the public to publish the results thereof, in which case he is authorized to print the report in two newspapers of the State, one of which must be published in San Francisco. In case a company is found insolvent, its license will be revoked and notice thereof published daily for four weeks in a San Francisco newspaper.

Fees.—For filing charter, \$30; annual statement, \$20; other papers, \$5; license to solicitors or agents, \$1; special agent of life insurance companies to collect renewal premiums, \$20; copies of papers, 25 cents per folio; certification, \$1; valuation of policies, three cents for each \$1000 of insurance value. Expenses of the office of the Commissioner, not covered by fees collected, to be assessed among the companies, proportionate to the amount of premiums received. Retaliatory legislation.

Taxes.—Taxes provided for under reciprocal provision of the statute.

Penalties.—For failing to file statement as required, \$100 and \$200 tor each month the company does business without filing such statement. For failing to answer fully and truthfully written inquiries of the Commissioner, \$500. For issuing a policy in the State without specifying that it so issued, \$100.

Municipal License.—San Francisco is authorized by statute to collect for license from life insurance companies. The ordinance provides that each agent shall pay for each company represented by him the following sums: Those doing business to the amount of \$50,000 or over per quarter, \$100 per quarter; \$25,000 and less than \$50,000, \$75 per quarter; \$10,000 and less than \$25,000, \$50 per quarter; \$5000 and less than \$10,000, \$25 per quarter; less than \$5000, \$10 per quarter. Reciprocal provisions.

ADDITIONAL NOTES FROM THE STATUTES.

Application.—Misrepresentation as to material facts entitles the injured party to rescind the contract. Statements in application held to be warranties if material to the risk.

Miscellaneous Companies.—Companies of other States or countries organized for the purpose of transacting any kind of insurance except fire, life or marine must have a paid-up capital stock of at least \$100,000. A mutual company doing such business must have available cash assets equal to at least \$100,000 over and above all liabilities.

Policies Non-forfeitable.—After three annual payments, policies are non-forfeitable for non-payment of premium, but a paid-up policy must be issued therefor for an amount that the reserve, as a single premium, will purchase.

COLORADO.

Supervising Officer, JOHN A. HOLMBERG, Auditor of State, Superintendent of Insurance, Ex-Officio, Denver.

Preliminary Documents.—Company must file a certified copy of its charter with a statement showing its condition on December 31 preceding.

Attorney.—Superintendent of Insurance must be appointed attorney for the company to accept service of legal process.

Funds.—Company must have a cash capital of \$100,000.

Companies of Other Countries.—Foreign companies must have at least \$100,000 deposited in some State or Territory for the benefit of policyholders in the United States.

Valuation of Policies.—Policies are valued by Actuaries' Experience Table, with interest at four per cent.

Annual Statements.—Annual statements must be filed on or before March 1 of each year, showing the condition of the company on December 31 preceding.

Agents.-Agents and solicitors are required to be residents of Colorado and to

secure certificates from the Superintendent, which expire on the last day of February of each year.

Discrimination.—Company prohibited from making any discrimination or exception, either as to rates, dividends or terms. All conditions of the contract must be specified in the policy.

Examinations.—The Superintendent, with the consent of the Governor, is authorized to examine companies at any time and to charge his actual expenses.

Fees.—For filing power of attorney and preliminary statement, \$50; for filing copy of charter, \$25; annual statement, \$50; certificate of authority, \$5; each copy of same for agents, \$2.

Taxes.—All insurance companies, partnerships or associations engaged in the transaction of the business of insurance shall annually, on or before the first day of March in each year, pay to the Superintendent of Insurance two per cent on the gross amount of premiums received or written within the State during the year ending the previous 31st day of December.

Penalties.—License will be revoked on failure to pay fees. For refusal to answer questions on examination or for false answers to such questions, or for making false entries in the books, the offender is subject to a fine or imprisonment, or both, at the discretion of the court. Doing business for an unlicensed company, \$500 for each offense. Violation of anti-rebate law, \$250 fine and revocation of license of agent. Doing business through an unlicensed agent, \$250 to \$1000 and revocation of license.

ADDITIONAL NOTES FROM THE STATUTES.

Discrimination.—Discrimination between insurants of the same class and expectation of life, as to rates, benefits or conditions of contract, is prohibited. Penalty for violation, a fine of \$250 and revocation of license of offender.

Fraudulent Statements.—Any solicitor, agent or examining physician making any false statements in any application for insurance shall be deemed guilty of a misdemeanor. Penalty, a fine of not less than \$100 nor more than \$500, or imprisonment for not less than thirty days nor more than one year, or both fine and imprisonment.

Miscellaneous Companies.—All companies other than fire must have a paid-up cash capital of not less than \$100,000. Surety companies must have \$250,000. Fire companies must have \$200,000.

Policies Non-forfeitable.—Policies non-forfeitable for non-payment of premiums after three years, but shall be converted into paid-up insurance. Provided, that the application be made in writing for such paid-up policy by the assured within six months after default in the payment of premiums shall first have been made.

Suicide.—Suicide, sane or insane, shall not be a defense against payment of a claim by a life insurance company.

Contested Claims.—A law passed April, 1901, provides as follows: Any foreign life or accident insurance company that contests any claim for insurance and has judgment rendered against it, shall be taxed all costs, including an attorney's fee for the attorney for the successful party, such fees to be fixed by the court before whom the case was tried. Where the verdict or finding in any such case shall be for the plaintiff and the verdict of the jury, or the finding by the court, if tried without jury, shall state that said defense of said company was frivolous or instituted for the purpose of delay, then a penalty not exceeding twenty-five per centum of the amount recovered shall be added to said judgment.

CONNECTICUT.

SUPERVISING OFFICER, THERON UPSON, INSURANCE COMMISSIONER, HARTFORD.

Preliminary Documents.—Life and accident insurance companies of other States must furnish to the Insurance Commissioner a satisfactory certificate of the proper officers of

the government by whose authority it is organized setting forth a full copy of its report of its condition on the preceding 31st day of December, and that it has complied with the laws of such government, and is authorized to transact business, and that such government licenses similar insurance companies, incorporated by this State, to transact business therein upon a similar certificate from the Insurance Commissioner of this State.

Attorney.—The Insurance Commissioner must be appointed attorney of the company to accept service of legal process.

Funds.—Assets must be in excess of liabilities.

Companies of Other Countries.—Foreign companies must have at least \$200,000 on deposit with the proper officer of some State for the protection of all policyholders in the United States.

Valuation of Policies.—Policies must be valued by a standard equivalent to the American Experience Table, with compound interest at three and one-half per cent per anum, net premiums only considered. Commissioner may accept the valuation of the proper official of the State where the company is organized in lieu of making valuation himself. If there be no such officer, he may make it himself.

Annual Statement.—Annual statement must be filed on or before the first day of March each year, showing the condition of the company on December 31 preceding.

Agents.—Agents must procure a certificate of authority from the Commissioner before transacting business; prohibited from advertising any but available assets for payment of losses.

Miscellaneous Companies.—Must report same as life companies.

Discrimination.—Companies are prohibited from making any discrimination in favor of individuals between insurants of the same class, in the amount of premiums or rates charged or any dividends or other benefits payable, or any other terms and conditions of the contract. All conditions must be plainly expressed in the policy. Rebate on premiums, directly or indirectly, prohibited.

Examinations.—The Commissioner is authorized to examine a company whenever he deems it expedient, and to publish the result in one or more newspapers, if he deems it for the best interests of the public so to do.

Fees.—License, \$10; filing statement, \$10; filing copy of charter, reciprocal; valuing life policies, reciprocal; other fees reciprocal.

Tases.—Governed by reciprocal legislation.

Penalties.—Officers or agents transacting business in violation of law are subject to a fine not less than \$100 nor more than \$500 for each offense. Agents liable to a fine from \$100 to \$500 for doing business for unauthorized companies. For giving any rebate on premium in life insurance, a penalty of not less than \$100 nor more than \$500 incurred, and a revocation of the agents' certificate for three years.

ADDITIONAL NOTES FROM THE STATUTES.

Copy of Application.—Any person whose life is insured is entitled to a copy of the application upon which the policy was issued; company must furnish same on demand.

Discrimination.—Discrimination between insurants of the same class and expectation of life, as to rates, benefits or conditions of contract, is prohibited.

Miscellaneous Companies.—Surety companies must have a capital of \$250,000, and have \$100,000 at least deposited with some State official for the protection of all policyholders.

DELAWARE.

SUPERVISING OFFICER, GEORGE W. MARSHALL, A. M., M. D., INSURANCE COMMISSIONER, MILFORD, KENT COUNTY.

Preliminary Documents.—Company must file a copy of its charter and a statement of its condition at the close of the preceding year, and power of attorney to accept service of process.

Funds.—Every company, whether chartered by special act of the General Assembly, or under the General Corporation Law (passed 1899 to conform with the requirements of

the amended Constitution of Delaware) must within three months from approval of amended Insurance Laws by the Governor, March 22, 1891, increase capital to \$100,000. Insurance Commissioner may approve stockholders' notes to increase capital to \$100,000 for Delaware companies incorporated before the passage of this act.

Attorney.—A resident of the State must be appointed attorney for the company to accept service of legal process. And certificate of appointment must be filed in the office of the Insurance Commissioner.

Valuation of Policies.—Company required to furnish certificate of valuation of the Insurance Commissioner of either New York, Pennsylvania or Massachusetts, or of the State wherein it is incorporated. If incorporated in any other State, its policy shall be valued on the New York basis.

Annual Statements.—Annual statements must be filed on or before March I, showing the condition of the company at the close of the preceding year.

Agents.—Each agent must procure a certificate of authority to agents from the Insurance Commissioner for each company represented by him, and also one State license to do insurance business.

Discrimination.—Discrimination between insurants of the same class is prohibited.

Examinations.—The Commissioner is authorized to examine any company doing business in the State at any time he may deem it expedient to do so.

Fees.—To be paid to the Commissioner: Company to pay an annual license fee of \$25 with a \$2 fee for issuing said license; for filing charter, \$10; filing annual statement, \$10; certificates of authority, to an agent, for each company he represents, \$2; copies of papers on file in the office, 20c. per folio; affixing seal and certifying same, \$1; examinations, actual expenses incurred; publication, \$3.

Licenses.—Every agent must pay a yearly license of \$5 to the Commissioner and a fee of fifty cents for issuing the same, and \$2 for certificate of authority that the company is entitled to do business in the State.

Taxes.—Foreign insurance companies, one and one-half per cent on gross premium receipts. Each Delaware life insurance company incorporated under the General Corporation Law of 1899 must pay a franchise tax of three-quarters of one per cent on the amount of its surplus on the 31st day of December next preceding, and in addition 31-100 of one per cent on total gross insurance premiums.

Penalties.—For every violation of the law a fine not exceeding \$1000, or imprisonment not exceeding one year, or both, is incurred. An agent neglecting to take out a license is liable to a fine of \$500, or imprisonment not exceeding two years, or both. For each violation of the anti-rebate law a penalty of \$500 is provided where the insurance is \$25,000 or less, and \$500 additional for each \$25,000 of insurance.

Miscellaneous Companies.—Surety companies must have capital of \$250,000; plate glass \$100,000 above all liabilities.

DISTRICT OF COLUMBIA.

SUPERVISING OFFICER, THOMAS E. DRAKE, SUPERINTENDENT OF INSURANCE, WASHINGTON.

An Act of Congress, passed in 1901, created the office of Superintendent of Insurance for the District of Columbia. The law provides that the Superintendent "shall have supervision of all matters pertaining to insurance companies, beneficial orders and associations, subject only to the general supervision of the commissioners (of the District). It is made his duty to keep on file charters, declaration of organization, or articles of incorporation of every insurance company, benefit association or order, including life, fire, marine, accident, plate-glass, steamboiler, burglary, cyclone, casualty, live stock, credit and maturity companies, or associations doing business in the District."

Preliminary Documents.—The company must file a copy of its charter, or articles of incorporation, duly certified by the proper officer of the State wherein the company

was organized; also, a certificate that it is entitled to transact business, assume risks and issue policies of insurance therein.

Attorney.—A resident of the District must be appointed attorney, upon whom legal process may be served.

Funds.—The company must have a paid-up capital of not less than \$100,000, and must maintain a reinsurance reserve fund.

Annual Statements.—Every company and association doing business in the District is required to furnish to the Superintendent, during the month of January of each year, a statement of its business in the District. Fee for filing annual statement and certificate of compliance, \$10.

Examinations.—The Superintendent is authorized to make an official examination into the affairs of any company organized under the laws of the District, or having its principal office therein, at his discretion.

Agents.—Agents and brokers must obtain from the Superintendent a license to do business within the District. All licenses expire on the 30th day of April.

Taxes.—The law provides that "All insurance companies of every description, except mutual fire insurance companies, shall pay the Collector of Taxes before March 1 of each year, a sum equal to one and one-half per cent of its net premium receipts of the preceding calendar year, in lieu of all other taxes, except taxes upon real estate."

Penolties.—A company doing business without a license is liable to a penalty of \$20 for each day it transacts business without such license. An agent transacting business for an unlicensed company is deemed guilty of a misdemeanor, and upon conviction will be punished by a fine not exceeding \$100, or imprisonment in jail for not less than ten or more than sixty days.

Application.—Every life insurance company doing business in the District shall attach to each policy issued by such company a copy of the application made by the insured, so that the whole contract may appear in the application and policy.

Licenses.—The Superintendent has issued the following regarding licenses:

All Companies and Associations.—For filing charter and other qualifying documents, together with issuing license to company; such license authorizing the company to issue only its own policies, \$10.

Local and Foreign Companies.—Each insurance company, local or foreign, desiring to act as agent for the purpose of receiving business from another company, or from agents or representatives of any other company, is required to procure a "General Insurance License." Fee to be paid by the company, \$50.

Foreign Companies.—Must be licensed under Section 646 before they can in any way do business in the District of Columbia. A foreign company issuing its own policy to a person in the District of Columbia is not required to be represented by a Principal, or Policy-Writing Agent. If such a company desires, however, to do business in the District by issuing policies there, then its representative must hold a "General Insurance License." Fee to be paid by the agent, \$50.

Principal, or Policy-Writing Agents' License.—This "General Insurance License" may be issued to a person, or a firm not exceeding two members, or an association, or to a corporation or secretary or assistant secretary of either of such bodies having such officers. Under this form of license an unlimited number of companies may be represented by an agent; and power is granted to the licensee to appoint solicitors for each company he represents. A Policy-Writing Agent may also act as broker. Fee to be paid by the agent, \$50.

Brokers' "General Insurance License."—This license carries with it all the privileges granted a Principal, or Policy-Writing Agent, except that the licensee cannot issue policies or appoint solicitors. A broker represents no company, but places the business he controls wherever he elects in companies that are licensed to do business in the District of Columbia. Fee to be paid by broker, \$50.

Solicitor's License.—A solicitor must be employed in some capacity by a company or its principal agent. License privilege is limited to one company only and the name of such company must be embodied in the license. Fee to be paid by solicitor, \$5.

Industrial Solicitor's License.—Limited to one company and the name of such company must appear in the license. Fee to be paid by the solicitor, \$2.

Licenses for companies, agents, solicitors, and brokers now doing business in the District will bear date as of January I, 1902, and be in force until April 30, 1902; fees for which must be prepaid. Applications for annual licenses for the same must be applied for and prepaid during the month of March, 1902. Annual licenses take effect May I, 1902. All licenses are transferable by assignment; fee for each assignment being 25 cents.

FLORIDA.

SUPERVISING OFFICER, WILLIAM V. KNOTT, STATE TREASURER, TALLAHASSEE.

Preliminary Documents.—Company must file with the Treasurer a copy of its charter and statement of its financial condition on December 31 preceding.

Attorney.—All agents of the company in the State must be authorized to accept service of legal process.

Funds.—Each foreign company must possess at least \$200,000 and each domestic company \$25,000 in United States or State bonds, or other bankable or interest-bearing stock of the United States at market value, or mortgages on unencumbered real estate worth double the amount loaned thereon.

Valuation of Policies.—No provision.

Annual Statements.—Annual statements must be filed in the month of January each year.

Examinations.—The State Treasurer, Comptroller and Attorney-General constitute a board of insurance commissioners, who may make examinations whenever deemed necessary.

Fees.—For filing annual statement, \$10.

Licenses.—Each company must pay a license fee of \$200 in October of each year, except plate glass companies, which must pay \$50. Companies must pay \$5 for each local agent and \$25 for each traveling agent. Counties, cities or towns may require an agent's license tax not to exceed fifty per cent of the State tax for such agent, and from traveling agents a tax of \$5 for each county in which business is transacted.

Taxes.—Each company is required to pay an annual tax of two per cent on gross premiums.

Penalties.—For making false returns or statements a fine is incurred of not less than \$500 nor more than \$500. For a violation of any of the provisions of the law a fine not exceeding \$1000, or imprisonment not exceeding six months, is imposed. For failure to procure a license, fine of not more than double the amount required for such license.

ADDITIONAL NOTES FROM THE STATUTES.

Agents.—Whoever aids in the procurement of insurance is deemed an agent of the company taking the risk.

Miscellaneous Companies.—Any company doing business in the State must have at least \$250,000 capital. Surety companies are required to have \$500,000 capital, of which \$100,000 must be invested in United States or other approved securities. All companies must pay a tax of two per cent on gross premiums received in the State.

GEORGIA.

SUPERVISING OFFICER, W. A. WRIGHT, INSURANCE COMMISSIONER, ATLANTA.

Preliminary Documents.—A copy of the charter must be filed with the Insurance Commissioner and statement showing the condition of the company on December 31 preced-

ing. Also certificate of the proper officer of the State in which the company is organized, showing that it has deposited with him not less than \$100,000 for the security of its policy-holders.

Attorney.—Some resident of the State must be appointed attorney for the company to accept form of legal process.

Funds.—Each company must possess at least \$100,000 in bonds and stock, estimated at their market value, or mortgages on real estate worth double the amount for which the same is mortgaged.

Valuation of Policies.—Policies shall be valued upon the basis of the American Experience or Actuaries' Table and four per cent interest. Certificate of examination by proper officer of the State in which company is chartered to be accepted in lieu of other examinations.

Annual Statements.—This State requires that semi-annual statements shall be filed, showing the condition of the company on June 30 and December 31 of each year. The first statement to be filed on or before the last day of April, and the midsummer statement on or before the last day of August of each year. Semi-annual statements to be made to the Governor, and an annual statement in addition to the Comptroller-General. Semi-annual statement to be published in a newspaper of general circulation.

Agents.—Agents must procure certificates of authority from the Insurance Commissioner.

Examinations.—The Commissioner is empowered to examine, personally or by deputy, any company at any time

Fees.—For filing charter or certificate relative to same, \$20; filing statement, \$20; certificates to agents, \$3; reciprocal provisions as to other fees.

Licenses.—Agents must procure licenses. For local agent, \$10; special, \$50 for the State.

Tases.—Agents are required to make returns to the Comptroller-General for a year, ending on the 30th of April, and report showing the total amount of premiums received in the State by agencies, and on or before the first day of July in each year must pay a tax of one per cent thereon. Special and traveling agents must also pay a tax of \$50 for privilege to do business in the State at large.

Penalties.—For violation of any of the provisions of the law relating to insurance a penalty is provided of not less than \$100 nor more than \$1000. For default in payment of taxes a penalty of \$500. All companies, both home and foreign, are prohibited from becoming members of or maintaining membership in any pool, combination or association which tends to defeat competition under penalty of a revocation of their licenses.

ADDITIONAL NOTES FROM THE STATUTES.

Compacts Unlawful.—It is unlawful for companies or agents to enter into any compact or agreement for preventing or lessening competition. Penalty for violation, revocation of license.

Miscellaneous Companies.—Fidelity companies must have a capital of at least \$250,000, and conform to the laws pertaining to life companies. Deposit \$25,000 State Treasurer. Live stock and steam boiler companies must also comply with the laws relating to life insurance. Life and accident insurance companies must show that they have on deposit with the proper officer of the State in which they are incorporated, or of the State of Georgia, not less than \$100,000 in securities that he may deem equivalent to cash, subject to his order, as a guaranteed fund for the security of policyholders. All companies must pay a tax of one per cent on premiums received.

Semi-Annual Statements.—Companies must make semi-annual statements to the Governor on the 1st of January and July, or within sixty days thereafter.

Who are Agents.—Any person soliciting insurance, or performing any act in relation thereto, or in adjusting losses, shall be deemed an agent of the company carrying the insurance.

HAWAII.

SUPERVISING OFFICER, A. N. KEPOIKAI, INSURANCE COMMISSIONER, HONOLULU.

Preliminary Documents.—Company must file copy of charter and certificate of authority.

Attorney.—Company must name a resident.

Funds.—A capital or net surplus of \$100,000 is required of foreign companies. Domestic companies, \$100,000 or more subscribed capital, of which \$50,000 must be paid-up in cash.

Valuation of Policies.—Reserves figured on four per cent basis.

Annual Statements.—Filed on or before April 15.

Examinations.—Domestic companies examined annually.

Fees.—Articles of incorporation, certified copies of articles, etc., \$25; certificate of authority, \$10; renewal thereof, \$10; annual statement, \$10; same, territorial business, \$10; any other paper, \$1; copies of papers filed, per folio, 25 cents; certifying copies, \$1 each; agent's license for each company represented, \$2.

Licenses.-Agents licenses must be procured on or before April 15.

Taxes.—Two per cent on the net profits, payable on or before November 15.

Penalties.—For transacting business by or for an unauthorized company, \$100 to \$500 and revocation of license. For failure to procure agent's license, \$500 for first offense and \$100 for each month thereafter. Failure to pay taxes within sixty days of due date, \$25 for each additional day.

IDAHO.

SUPERVISING OFFICER, JOHN H. MYER, INSURANCE COMMISSIONER, BOISE CITY.

Preliminary Documents.—Company must file a copy of its charter and by-laws, and a statement showing the name and locality of the company, amount of capital stock, amount paid up, amount of assets and liabilities, net surplus, and receipts and expenditures during the preceding year. Foreign companies must file with county recorder a copy of articles of incorporation certified by the Secretary of their home State, and another copy with the Secretary of State certified to by the county recorder.

Attorney.—An agent or attorney resident of the State must be appointed to accept service of legal process.

Funds.—Company must be possessed of an actual paid-up capital of not less than \$100,000 or assets to an equal amount

Valuation of Policies.—No provision.

Annual Statements.—Annual statements must be filed with the Insurance Commissioner on or before the first day of April, showing the condition of the company December 31 preceding. Statement must be accompanied by a certificate that the company has complied with the resident agents' law. A statement showing the condition of the company must be published in a newspaper printed at the capital.

Agents.—Agents required to obtain certificates to do business from the Commissioner, renewable annually in April. All business to be transacted through resident agents.

Discrimination.—A law prohibiting any discrimination between insurants of the same class is in force.

Examinations.—The Commissioner is authorized to cause an examination of any company. He must, however, accept the certificate of the proper officer of any State that the company is solvent.

Fees.—For filing preliminary documents, \$10; for filing statement, \$10; issuing certi-

ficate to life agents, \$5; fire agents, \$3.

Licenses.—Company must pay to the Commissioner a license fee of \$50 on filing its first statement, and annually thereafter on filing its annual statement in April.

Taxes.—A sworn statement must be filed on or before April 15, showing amount of premiums collected in the State and amount of losses paid, and pay to the Treasurer a tax of two per cent on premiums received less losses paid and return premiums to the Treasurer within thirty days. This in lieu of all other personal property taxes.

Penalties.—For transacting business without certificate, or after certificate shall have been withdrawn, the offender is deemed guilty of a misdemeanor and subject to a fine not exceeding \$100, or imprisonment in the county jail not exceeding six months, or both, in the discretion of the court.

Miscellaneous Companies.—Health, accident, fire, marine, inland, casualty and fidelity companies must furnish to the Insurance Commissioner: Certified copy of articles of incorporation, certified copy of by-laws and amendments, annual statement, supplemental statement, the names and residences of each of its officers and directors, certified to by president and secretary; power of attorney to a resident to receive service of process. Annual statement to be filed on or before April 1, supplemental to be filed on or before April 15. Fees—Annual license, \$50; filing certified articles of incorporation, \$10; filing annual statement, \$10; each certificate of authority, \$3.

ILLINOIS.

Supervising Officer W. R. VREDENBURGH, Insurance Superintendent, Springfield.

Preliminary Documents.—Company must file a copy of its charter, and a statement showing its condition, and a copy of the last annual report made in accordance with the laws of the State wherein the company was incorporated, a certificate of deposit, a certificate of compliance. Also a stipulation that its authority to do business shall cease and terminate whenever it shall make application to remove into any United States court any action commenced against it in any of the State courts.

Attorney.—Company must appoint an attorney to accept service of legal process.

Funds.—Each company must possess actual assets of the value of at least \$100,000, properly invested.

Companies of Other Countries.—Foreign companies must have at least \$200,000 on deposit with the proper officer of some State for the protection of all policyholders in the United States.

Valuation of Policies.—The basis of valuation is the Actuaries' or Combined Experience Table of Mortality, with interest at four per cent.

Annual Statement.—Annual statement must be filed on or before the first day of March of each year, showing the standing of the company December 31 preceding. Such statement to be published by the Insurance Superintendent in two daily papers of general circulation, for not less than one month; charge for same, \$105.

Agents.—Every agent must procure a certificate of authority from the Insurance Superintendent, to be renewed annually. Agents, in all advertisements of the company, shall state its location and the authority under which it is organized and shall exhibit on his sign designating his place of business the name of the State in which the company is incorporated; shall print the name of the State in large type upon all policies issued and upon all pamphlets, circulars, etc., published or circulated in the State, relating to the business of the company.

Discrimination.—Unjust discrimination between insurants of the same class and equal expectation of life, in the rates, amounts or payments of premiums, in the return of premiums, dividends, rebates or other benefits, are prohibited under penalty of from \$500 to \$1000.

Examinations.—The Superintendent is authorized whenever he deems it expedient to examine any company doing business in the State, and to publish the results when he deems it for the best interests of the public.

Fees.—For filing annual statement, \$20; issuing agent's certificates. \$2; copy of

papers on file, twenty cents per folio; certifying the same, \$1; valuation of policies, three cents per \$1000 of insurance; examinations, actual expense incurred. Reciprocal provision covering all fees.

Taxes.—Governed by reciprocal provision.

Penalties.—Company neglecting to file its statement within the time prescribed is liable to a fine of \$100 for each day during which such default continues.

Miscellaneous Companies.—Surety company must have fully paid-up capital of \$250,000 and a deposit of \$100,000 with some State for the benefit of all policyholders. Accident companies must possess paid-up capital of not less than \$100,000; must file annual statement on or before the first of March of each year. They must maintain a reinsurance reserve of fifty per cent of the gross premiums. Agents must procure certificates annually on the first day of March. Company doing business without having complied with the law liable to a fine not exceeding \$1000. Other miscellaneous companies required to have \$100,000 capital, actually paid-up and deposited with the proper officer of some State, held in trust for the benefit of its policyholders, and an additional \$50,000 of capital for each kind of insurance more than one which it is authorized to do. Not less than \$200,000 capital is required to do an employers' liability business. In all other respects must comply with provisions similar to those of the general fire insurance law. Annual statements are required to be filed on or before March first.

INDIANA.

SUPERVISING OFFICER, D. E. SHERRICK, AUDITOR OF STATE, INDIANAPOLIS.

Preliminary Documents.—Company must file copy of its charter and a statement showing its condition at the close of the preceding year.

Attorney.—Every agent of the company must be authorized to accept service of legal process.

Companies of Other Countries.—Foreign companies must have at least \$200,000 on deposit with the proper officer of some State for the protection of all policyholders in the United States.

Valuation of Policies.—No provision.

Annual Statements.—Annual statements are required to be filed with the Auditor in the month of January, copies of which must be published in two leading daily newspapers in the State.

Agents.—Agents must procure a certificate of authority from the Auditor, to be renewed annually upon the filing of the annual statements. Copy of certificate, with certified copy of the statement on which it was obtained, must be filed with the clerk of the Circuit Court of the county in which agency is established.

Licenses.—Every agent or solicitor for an insurance company doing business in this State under this act must have a license from the Auditor of State, and also each member of a firm must have a license. Hereafter give firm name and name of each individual member of firm when applying for license. All licenses issued at the time of the passage of this act in March, 1903, are by the act itself extended to expire January 1, 1904, upon the payment to the Auditor of State the remaining sum, if any, due for such license for the whole year.

Fees.—For examination of statements, \$5; for accepting service as attorney, \$3: filing copy of same, \$5; for certificate of authority, \$3; to clerk of court for filing statement and certificate, 25 cents.

Taxes.—In the months of January and July of each year companies are required to report to the Auditor the gross premiums received in the State for the preceding six months ending on the last days of December and June, and, at the same time, shall pay into the State treasury \$3 for every \$100 of premiums, after deducting losses actually paid within the State.

Penalties.—For any violation of the laws relating to insurance a fine not exceeding \$1000 is incurred, or imprisonment in the county jail not more than 30 days, or both. For neglect to report premiums and pay taxes thereon a forfeiture of \$100 for each day of such default is provided.

ADDITIONAL NOTES FROM THE STATUTES.

Fraudulent Statements.—Any agent, physician or other person knowingly securing insurance on the life of any person without their knowledge or consent, or by means of misrepresentation or false and fraudulent statements, be instrumental in securing insurance on an aged or infirm person, or restore insurance on a person not in insurable condition, shall be deemed guilty of a misdemeanon. Penalty, fine not less than \$100 nor more than \$500, to which may be added imprisonment for not less than thirty days nor more than two years.

Miscellaneous Companies.—No company permitted to transact business unless it has a capital of at least \$200,000, and every company must pay a tax of three per cent on its premium receipts less losses paid. Surety companies must have \$250,000 capital. Plate glass insurance companies must have \$100,000 capital. Live stock insurance companies must have a paid-up capital of not less than \$50,000, and must furnish annual statements.

Questionable Deposit Law.—At the last session of the legislature a law was passed to "regulate foreign corporations issuing stocks, bonds, contracts and agreements upon which payments are to be made in instalments," etc. It requires a statement under oath to be filed with the Auditor of State in designated form, a deposit to be made with the Auditor of a sum of not less than \$25,000 the first year, and, after the first year, a deposit at all times equal to the amount of its liabilities to citizens of this State. Whether or not this will be construed as applying to life insurance companies has not been officially announced.

Iowa.

SUPERVISING OFFICER, B. F. CARROLL, AUDITOR OF STATE, DES MOINES.

Preliminary Documents.—Company must file a copy of its charter and a statement showing its condition, and a copy of its last annual report.

Attorney.—Companies must appoint the Auditor of State to accept service of legal process.

Funds.—Company must have at least \$100,000 of paid-up capital or surplus over and above all liabilities invested in stocks or bonds of the United States, of the State of Iowa, or of the State wherein it is incorporated, or mortgages on unencumbered real estate worth double amount of the loan. Such securities must be deposited with the proper officer of the State in which such company is located, to be held in trust for the benefit of all policyholders.

Companies of Other Countries.—Foreign companies must have at least \$200,000 on deposit with the proper officer of some State for the protection of all policyholders in the United States.

Valuation of Policies.—Policies to be valued upon the basis of the American Experience Table of Mortality, with interest at 4½ per cent, or upon the basis of the Actuaries' or Combined Experience Table of Mortality, with interest at 4 per cent.

Annual Statements.—Annual statements must be filed with the Auditor on or before the first day of March of each year showing the condition of the company on December 31 preceding.

Agents.—Agents must procure annually from the Auditor certificates of authority to do business. Local and traveling agents must procure certified copy of the certificate of authority issued to the company. In all advertisements agents must state the location of the company and the authority under which it is organized.

Discrimination.—Discrimination between insurants of the same class and expectation of life in amount of premiums to be paid or benefit to be received, is prohibited. A copy

of the application must accompany the policy. The omission does not invalidate the policy, but precludes the company from setting up misrepresentation as a defense to an action brought under such policy.

Examinations.—The Auditor is authorized to examine any company doing business in the State and to publish the result of such examination when he deems it for the best interests of the public, but examinations may not be made oftener than once every two years.

Fees.—For filing certified copy of charter, \$25; annual statement, \$20; issuing certificate of authority and certified copy thereof, \$2; copies of papers, 20 cents per folio; certification of same, \$1; valuing policies, \$10 per million of insurance or a fraction thereof; examination of companies, expenses incurred; other fees regulated by reciprocal provision.

Taxes.—At the time of filing annual statement company is required to pay a tax of 2½ per cent upon gross premium receipts received in the State during the preceding year. Reciprocal provisions.

Penalties.—Failure to file annual statement or procure certificate of authority incurs a penalty of \$100 for every day's default. Agents transacting business during the period of such default shall forfeit \$300. Agents failing to obtain certificate of authority to forfeit \$25 for each day's neglect. For giving rebates to the insured a fine of \$500 is provided and revocation of license for three years.

[Iowa requires that life companies, organized within the State, shall have at least \$100,000 subscribed capital, of which twenty-five per cent must be deposited with the Auditor before they can commence business. Also that the net cash value of all policies in force shall be deposited with the State Auditor in approved securities.]

ADDITIONAL NOTES FROM THE STATUTES.

Approval of Contract.—No form of policy contract for life insurance may be issued until approved by the State Auditor, Governor and Attorney-General and must be based upon satisfactory medical examination of the applicant. Failure to comply with this provision works a forfeiture of from \$100 to \$1000 and revocation or suspension of authority.

Medical Examination.—Where medical examiner for a company certifies that applicant is insurable, the company is estopped from defending on the ground that he was not in an insurable condition.

Miscellaneous Companies.—Any company, association or partnership doing business in the State must have a capital of at least \$200,000, except that plate glass companies may have \$100,000. Companies organized to do accident insurance exclusively, \$100,000 capital and \$100,000 cash surplus. All companies must pay a tax of two and a half per cent on gross premiums received.

Misstatement of Age.—A misstatement as to age does not void policy, but company may collect difference of premium.

Kansas.

SUPERVISING OFFICER, C. H. LULING, SUPERINTENDENT OF INSURANCE, TOPEKA.

Preliminary Documents.—Company must file a copy of its charter and by-laws and a copy of its last annual report to show the condition of the company on December 31 preceding.

Attorney.—The Superintendent of Insurance must be appointed the attorney of the company to accept service of legal process. The company must file with the Insurance Department its written consent, irrevocable, that actions may be commenced against the company in any county in the State in which the cause of action shall arise or plaintiff shall reside, and that service of process on the Superintendent shall be binding on the officers of the company.

Funds.—Every company must possess assets equal to at least \$100,000 invested in the bonds of the United States, of the State of Kansas or of the State in which it was incorporated, or mortgages on unencumbered real estate worth double the amount loaned.

Companies of Other Countries.—Securities to the amount of \$100,000 must be deposited with the proper official of some State for the security of all policyholders in the United States.

Valuation of Policies.—Valuations to be made upon the American Experience Table of Mortality, with interest at four and one-half per cent. Policies to be valued once in three years unless the same are valued in accordance with the laws of some other State, in which case a certificate of such valuation shall be furnished the Superintendent.

Annual Statements.—Annual statements must be filed previous to March I each year, showing the condition of the company on December 31 preceding. A synopsis of such statements must be published in each county where the company has an agent.

Agents.—Every agent must procure a license from the Superintendent, to be renewed March 1 of each year. Firms or companies may act under a single license.

Examinations.—The Superintendent may make an examination of any company when he has reason to suspect the correctness of any annual statement made by it, or that it is in an unsound condition, and to publish the result when he deems it for the best interests of the public. Fees fixed at \$10 per day for each day of examination or travel and necessary traveling and hotel expenses.

Fees.—For filing and examining the charter of any insurance company and issuing the certificate of authority thereupon, \$55; for filing the annual statement, \$50; annual payment for benefit of State school fund, \$50; for each license granted to agents, \$2; for every copy of a paper filed in his office, the sum of twenty cents per folio; for affixing the seal of office and certifying to paper, \$1. If the fees provided do not cover the expenses of the office, the deficiency shall be assessed equally upon all companies doing business in the State. Reciprocal provisions to regulate other fees.

Taxes.—Companies of other States are taxed two per cent on gross premium receipts, and foreign companies four per cent, other taxes governed by reciprocal legislation.

Penalties.—Companies or agents transacting business without complying with the law, subject to a fine of \$500. For a violation of any of the provisions of the law the guilty person is subject to a penalty of not less than \$100 or more than \$500.

Miscellaneous Companies.—Surety companies must have at least \$500,000 paid-up capital.

KENTUCKY.

Supervising Officer, HENRY R. PREWITT Insurance Commissioner, Frankfort.

Preliminary Documents.—Company must file copy of its charter and a copy of its annual statement, showing its condition December 31 preceding; also copies of its policies and applications. Every corporation organized under the laws of this State, and every corporation doing business in this State, shall, in a conspicuous place, on its principal place or places of business, in letters sufficiently large to be easily read, have painted or printed the corporate name of such corporation, and immediately under the same, in like manner, shall be printed or painted the word "incorporated." Every insurance corporation, foreign or domestic, shall conduct its business in this State in its own proper and corporate name, and the policies and contracts of insurance issued by it shall be headed or entitled only by its proper or corporate name. When any such company publishes its assets it shall, in the same connection, and with equal conspicuousness, publish its liabilities, computed on the basis allowed for its annual statements; and publication purporting to show its capital shall exhibit only the amount of such capital as has been actually paid in in cash. Such publication shall be held to include all policies, renewals, signs, circulars, cards or other means by which public announcements are made.

Attorney.—Company must authorize the Insurance Commissioner or any agent to

acknowledge service of legal process and consent that service upon such agent shall be binding to the company.

Deposit.—The certificate of the proper officer of some other State to the effect that he holds, on deposit for the benefit of all policyholders in such company, securities to the value of \$100,000, must be filed with the Commissioner. Mutual life companies must have assets equal to \$150,000.

Valuation of Policies.—The basis of valuation is the American Experience Table of Mortality, with interest at four per cent. On and after December 31, 1895, valuation to be on Combined Experience Tables, and interest at four per cent. A certificate from the proper officer of another State will be accepted as to valuation.

Annual Statements.—Annual statements must be filed on or before March 10, showing the condition of the company December 31 preceding.

Agents.—Agents must procure a license from the Commissioner authorizing them to do business in the State; certificate to be renewed annually. In all advertisements agent must state the location of the company he represents and the government under which it is organized.

Examinations.—The Commissioner is authorized to examine any company whenever he deems it prudent for the protection of policyholders. It is made his duty to examine domestic companies as often as once in four years.

Fees.—For filing certified copy of charter, \$30; annual statement, \$25; additional or supplementary statement for same year, \$25; for license to each agent, \$5; industrial life. \$2; for copies of papers on file, 20 cents per folio; certification, fees governed by retaliatory law; making valuations, not to exceed one cent for every \$1000 of insurance; examinations, actual expenses incurred; reciprocal provisions, relative to other fees. In case the fees collected do not equal the expenses of the office, the Commissioner is authorized to assess the deficiency upon the companies.

Licenses.—See Agents.

Taxes.—Every company shall, on the first day of July of each year, or within 30 days thereafter, file a statement of all premiums received in cash or otherwise in this State, or out of this State, on business done in this State during the year ending the 30th day of June last preceding, and shall, at the same time, pay into the State Treasury a tax of \$2 on each \$100 of said premiums. The city of Louisville is permitted to collect an additional tax of two and one-half per cent on business done in that city.

Penalties.—An agent transacting business without a license, subject to a penalty not less than \$50 nor more than \$100 for each offense, and imprisonment if fine is not paid. An agent doing business after the revocation of his license incurs a penalty of not less than \$50 nor more than \$100 and imprisonment not less than thirty nor more than fifty days. Company neglecting to make returns as required to forfeit \$100 and revocation of license. Company appealing from a judgment against it, subject to a penalty of ten per cent of the amount of such judgment. Company removing a suit against it from the State to the Federal Court forfeits its license to do business.

ADDITIONAL NOTES FROM THE STATUTES.

Applications.—Statements made in application held to be representations, not warranties.

Discrimination.—Discrimination between insurants of the same class and equal expectation of life as to rates, benefits or conditions of contract is prohibited.

Miscellaneous Companies.—Companies may be authorized to transact the following kinds of insurance, viz., accident, fidelity, live stock, plate glass, steam boiler and burglary; must have a paid-up capital of \$150,000, or a deposit of \$100,000, with the proper officer of some State, but before it can be authorized to do more than one kind of business in this State it must have a deposit equal to \$100,000 for the first kind and \$50,000 for each additional kind of business to be done. Companies are required to comply with the statutes relating to fire and marine companies of other States.

LOUISIANA.

SUPERVISING OFFICER, EUGENE J. McGIVNEY, Asst. Secretary of State, Baton Rouge.

Preliminary Documents.—Life companies must file with the Secretary of State, before being admitted, and on or before the 1st day of March, annually thereafter, a certificate of the proper officers of the government by whose authority it was organized, setting forth a full copy of its report of its conditions on the preceding 31st day of December, a valuation of its policies in accordance with the American Experience of Mortality, with interest at 4 per cent, and that it has complied with the laws of such government and is authorized to transact business therein; a certified copy of its charter.

Attorney.—Company must appoint the Secretary of State its lawful attorney to accept legal process.

Funds.—Life companies must possess a paid-up capital of not less than \$100,000. Amendment of 1900.

Agents.—Agents must procure a certificate of authority from the Secretary of State.

Annual Statements.—Annual statements of companies must be filed with the Secretary of State on or before the first day of March in each year, showing their condition upon the preceding 31st day of December.

Valuations.—Valuations of the policies of a company are to be computed upon the basis of the Actuaries' or Combined Experience Table of Mortality, with compound interest at 4 per cent; and also upon the basis of the so-called American Experience of Mortality with compound interest at 4 per cent, or such other rate of interest as may be prescribed by the legal rate of reserve at the domicile of a corporation, providing it is not greater than 4 per cent.

Advertisements.—Every advertisement or public announcement, circular or card issued by a company purporting to make known its financial condition, must conform in all particulars to the preceding official statement made by the company, and shall state specifically the sum of its liabilities. Companies and agents are prohibited from advertising in any manner any funds or assets not actually possessed by it, and available for the payment of losses and claims. Advertising of capital not actually paid up will be construed a violation of the law.

Rebates.—The payment of any commission, brokerage or rebate to any person except the authorized agent or representative of any company authorized to do business in the State is prohibited. Any violation of this section, to which the insured is a party, shall annul the contract ipso facto; the agent or solicitor making the rebate shall have his certificate of authority forfeited, and shall not receive a certificate of authority to do business in the State for a period of three years.

Examinations.—The Secretary of State is authorized, as often as he deems it expedient, to appoint one or more competent persons to examine into the affairs of any insurance corporation. If he shall find the capital of any company impaired to the extent of twenty-five per cent, he shall revoke its license to do business, and cause a notice thereof to be published in the official journal.

Licenses.—"That each and every life and accident insurance company (society), association, corporation or other organization or firm, or individual doing and conducting a life or accident insurance business of any kind in this State, whether such company (society), association, corporation, or other organization or firm, or individual is located or domiciled here or operated here, through a branch department, resident board, local office, firm, company, corporation, or agency of any kind whatsoever, shall pay a separate and distinct license on said business for each company represented, and said license shall be based on the gross annual amount of premiums on all risks located within the State, and upon risks located in other States or foreign countries, upon which no license has been paid therein, as follows: 1st class—when said premiums are \$700,000 or more, the license shall be \$5250; 2d class—premiums \$690,000 and less than \$700,000, license \$5175; 3d class—premiums \$680,000 and less than \$690,000 license \$5100; 4th class—premiums \$670,000 and less than \$680,000 and less than \$690,000 and less than \$690,000 and less than \$690,000 and less than \$690,000 license \$4875;

7th class—premiums \$640,000 and less than \$650,000, license \$4800; 8th class—premiums \$630,000 and less than \$640,000, license \$4725; 9th class—premiums \$620,000 and less than \$630,000, license \$4650; 10th class—premiums \$610,000 and less than \$620,000, license \$4575; 11th class—premiums \$600,000 and less than \$610,000, license \$4500; 12th class premiums \$590,000 and less than \$600,000, license \$4425; 13th class-premiums \$580,000 and less than \$500,000, license \$4350; 14th class—premiums \$570,000 and less than \$580,000, license \$4275; 15th class-premiums \$560,000 and less than \$570,000, license \$4200; 16th class-premiums \$550,000 and less than \$560,000, license \$4125; 17th class-premiums \$540,000 and less than \$550,000, license \$4050; 18th class—premiums \$530,000 and less than \$540,000, license \$3975; 19th class—premiums \$520,000 and less than \$530,000, license \$3900; 20th class—premiums \$510,000 and less than \$520,000, license \$3825; 21st class premiums \$500,000 and less than \$510,000, license \$3750; 22d class—premiums \$490,000 and less than \$500,000, license \$3675; 23d class—premiums \$480,000 and less than \$490,000, license \$3600; 24th class—premiums \$470,000 and less than \$480,000, license \$3525; 25th class—premiums \$460,000 and less than \$470,000, license \$3450; 26th class—premiums \$450,000 and less than \$460,000, license \$3375; 27th class—premiums \$440,000 and less than \$450,000, license \$3300; 28th class—premiums \$430,000 and less than \$440,000, license \$3225; 29th class—premiums \$420,000 and less than \$430,000, license \$3150; 30th class—premiums \$410,000 and less than \$420,000, license \$3075; 31st class—premiums \$400,000 and less than \$410,000, license \$3000; 32d class—premiums \$390,000 and less than \$400,000, license \$2925; 33d class-premiums \$380,000 and less than \$390,000, license \$2850; 34th class-premiums \$370,000 and less than \$380,000, license \$2775; 35th class-premiums \$360,000 and less than \$370,000, license \$2700; 36th class—premiums \$350,000 and less than \$360,000, license \$2625; 37th class-premiums \$340,000 and less than \$350,000, license \$2550; 38th class—premiums \$330,000 and less than \$340,000, license \$2475; 39th class premiums \$320,000 and less than \$330,000, license \$2400; 40th class—premiums \$310,000 and less than \$320,000, license \$2325; 41st class—premiums \$300,000 and less than \$310,000, license \$2250; 42d class—premiums \$290,000 and less than \$300,000, license \$2175; 43d class ---premiums \$280,000 and less than \$290,000, license \$2100; 44th class---premiums \$270,000 and less than \$280,000, license \$2025; 45th class—premiums \$260,000 and less than \$270,000, license \$1950; 46th class—premiums \$250,000 and less than \$260,000, license \$1875; 47th class—premiums \$240,000 and less than \$250,000, license \$1800; 48th class—premiums \$230,000 and less than \$240,000, license \$1725; 49th class—premiums \$220,000 and less than \$230,000, license \$1650; 50th class-premiums \$210,000 and less than \$220,000, license \$1575; 51st class—premiums \$200,000 and less than \$210,000, license \$1500; 52d class—premiums \$100,000 and less than \$200,000, license \$1425; 53d class-premiums \$180,000 and less than \$190,000, license \$1350; 54th class—premiums \$170,000 and less than \$180,000, license \$1275; 55th class—premiums \$160,000 and less than \$170,000, license \$1200; 56th class—premiums \$150,000 and less than \$160,000, license \$1125 57th class—premiums \$140,000 and less than \$150,000, license \$1050; 58th class—premiums \$130,000 and less than \$140,000, license \$975; 59th class—premiums \$120,000 and less than \$130,000, license \$900; 60th class—premiums \$110,000 and less than \$120,000, license \$825; 61st class—premiums \$100,000 and less than \$110,000, license \$750; 62d class—premiums \$90,000 and less than \$100,000, license \$675; 63d class—premiums \$80,000 and less than \$90,000, license \$600; 64th class-premiums \$70,000 and less than \$80,000, license \$525; 65th class-premiums \$60,000 and less than \$70,000, license \$450; 66th class—premiums \$50,000 and less than \$60,000, license \$375; 67th class—premiums \$40,000 and less than \$50,000, license \$300; 68th class-premiums \$30,000 and less than \$40,000, license \$225; 69th class-premiums \$20,000 or less, license \$150."

Fees.—For each and every certificate to any instrument of writing or otherwise, where the seal of office is affixed, \$1; for recording or copying, 25 cents per folio; for each and every certificate of authority to a company or association, \$10; agent's certificate, \$2; filing annual statement, \$15; filing any additional paper required by law, 25 cents. Reciprocal legislation regulates other fees.

Penalties.—For failure to make annual statement, a revocation of license; for acting as agent without having secured a license, a fine or not less than \$100 nor more than \$300.

MAINE.

SUPERVISING OFFICER, STEPHEN W. CARR, INSURANCE COMMISSIONER, AUGUSTA.

Preliminary Documents.—Companies must file a certified copy of charter and by-laws and a power of attorney appointing the Insurance Commissioner attorney of the company. Also statement of financial condition in the form prescribed by Commissioner.

Attorney.—Companies must appoint Insurance Commissioner attorney to accept service of process; authority continues as long as any liability of company exists in the State. Service on any agent also binds the company.

Funds.—Must have cash capital of \$100,000 well invested, or net cash assets to that amount if a mutual company.

Annual Statements.—Annual statements must be filed on or before the last day of January, showing the condition of the company December 31 preceding.

Agents.—Agents of foreign companies must be residents of the State. Company must file with Commissioner a certificate of appointment and obtain license for each agent, which must be renewed July 1. Company bound by agent's knowledge of risk and by his acts. Service of process may be made on any agent. Agent personally liable on all contracts of insurance unlawfully made by or through him in unauthorized companies.

Companies of Other Countries.—Foreign life and accident companies must have a deposit of \$100,000 with the proper officer of some State for the benefit of all the company's policyholders in the United States. Assets in United States must be in hands of trustees who are citizens thereof. Must also comply with conditions applicable to other State companies unless inconsistent.

Examinations.—The Commissioner is authorized to examine into the condition of any company whenever he deems it necessary for the protection of policyholders. Whenever he has reason to believe that a company is in an unsafe condition, he may on reasonable notice suspend its right to do business in the State.

Fees.—License to company and renewal of same in July of each year, \$20; license to each agent and renewal of same, \$2 for each person covered by the license; license to broker and renewal, \$10 for each person covered by the license. Examination of insurance company, actual expenses incurred. Retaliatory provisions.

Licenses.—All licenses, except brokers', expire July I next succeeding the date thereof. Applications for licenses to firms or corporations must give firm or corporate name
and name and residence of each member to be covered by the license. Brokers who place
business with agents of foreign companies must be residents of the State. Brokers' licenses
expire in one year from the date thereof.

Taxes.—Company must file a sworn statement on or before the 31st day of January, stating the amount of premiums received in the State during the year ending December 31 preceding, and on or before the first day of May pay to the State Treasurer a tax of one and one-half per cent on such gross premiums, less return premiums on policies canceled and reinsurance in companies authorized to transact business in Maine. Additional or greater taxes in accordance with reciprocal provisions. Companies must also furnish a schedule of risks reinsured and shall be allowed no reduction for premiums paid for reinsurance of Maine business to companies not authorized to transact business in Maine.

Penalties.—Agents acting for a company without license subject to a penalty not exceeding \$50 for each offense. Broker acting without license punished by a fine not exceeding \$50, or by imprisonment not exceeding sixty days. Licenses of companies violating or neglecting or refusing to comply with law may be revoked. Every company or agent violating "Anti-Rebate" law forfeits not exceeding \$200 and license of agents shall be revoked for one year upon conviction for violation.

Discrimination in life and endowment policies prohibited. Penalty not exceeding \$200.

Non-Forfeiture Law.—The non-forfeiture law applies to domestic companies only.

MARYLAND

SUPERVISING OFFICER, LLOYD WILKINSON, INSURANCE COMMISSIONER, BALTIMORE.

Preliminary Documents.—Company must file with the Insurance Commissioner a certified copy of its charter and a certificate from the proper officer of the State wherein the company was organized showing that it is entitled to transact business; also a statement showing the condition of the company.

Attorney.—A citizen of the State must be authorized to accept service of legal process. In the absence of an attorney service may be made on the Commissioner.

Funds.—Company must possess assets satisfactorily invested to the amount of \$100,000.

Companies of Other Countries.—Foreign companies must file annual statements on or before July 1.

Agents.—Agents and solicitors must obtain a certificate of authority from the Commissioner, renewable annually on January I of each year. Licenses for sub-agents or solicitors, \$2.

Valuation of Policies.—The basis of valuation is the American Experience Table of Mortality, with interest at four and one-half per cent. Commissioner is required to accept the valuation of other State insurance officials, if made in accordance with the basis here given.

Examinations.—The Commissioner is authorized to examine a company whenever he has reason to doubt its solvency, or the correctness of any statement made by it; he must, however, first communicate his suspicions to the insurance official of the State wherein the company is organized, and shall examine if not satisfied with the information obtained.

License.—To company, \$300.

Fees.—Filing charter, \$25; annual statement, \$25; general agents' license, \$10; subagents, \$2; two abstracts of annual statement for publication, \$4.

Taxes.—One and one-half per cent on gross premiums. Reciprocal provision.

Annual Statements.—Annual statements must be filed within ninety days from January I of each year, showing the condition of the company on December 3I preceding. An abstract of the statement must be published by the Commissioner prior to the Ist day of April, once a week for three weeks in a daily newspaper published in Baltimore, and the company must publish a similar abstract three consecutive times.

ADDITIONAL NOTES FROM THE STATUTES.

Application.—False statements in an application shall not void policy unless such false statement materially affects the risk. When the misstatement is in regard to age, the company required to pay according to real age at date of policy.

Discrimination.—Companies prohibited from making discriminations between insurants of the same class and expectation of life, as to rates, benefits or conditions of contract. The offense constitutes a misdemeanor, and the penalty a fine of \$500 for each offense for each \$25,000 of insurance, and forfeiture of license.

False Statements.—Any person, officer or examining physician making false statements for the purpose of procuring insurance, shall be held guilty of a misdemeanor. Penalty, fine not less than \$100 nor more than \$1000.

Miscellaneous Companies.—Every stock company must have a capital of not less than \$100,000, and comply with the laws relating to fire insurance. Safety and fidelity companies must have a capital of \$100,000. The Maryland Liability Act has been declared unconstitutional.

Massachusetts.

SUPERVISING OFFICER, FREDERICK L. CUTTING, INSURANCE COMMISSIONER, BOSTON.

Preliminary Documents.—To be filed with the Commissioner. Copy of charter, certified by proper State official. Record of the organization of the corporation, certified by

Insurance Department of home State. Appointment of Insurance Commissioner of Massachusetts as attorney to accept service. Recent statement of financial condition and business of the company, verified by examination of Insurance Department of home State. Affidavit of the president and secretary that the company has not at present covered in any single hazard an amount in excess of ten per cent of its net assets, and an agreement that the company will not insure in a single hazard an amount in excess of ten per cent of its net assets, reinsurance not to be deducted in either case. Affidavit as required by chapter 537, Acts of 1898. (See page 69 of the Insurance Law of Massachusetts.)

Companies of Foreign Countries.—Companies of another country must deposit and keep available cash funds in hands of trustees equal to the net value of all its policies in the United States and not less than \$200,000.

Companies of Other Countries.—Documents to be filed; companies of other countries must file with the Commissioner a copy of charter or deed of settlement, certified as true and correct by officers of the corporation and vised by American Consul. Record of the organization of the corporation, certified and vised as above. Duplicate of deed or trust and appointment of trustees, duly vised. Appointment of Insurance Commissioner of Massachusetts on blank furnished by the department as attorney to accept service, duly vised. Certified copy from home office of vote of directors or other officers authorizing deposit of securities with some one of the States of the United States, duly vised. Duplicate of contract with United States manager showing powers conferred upon him, duly vised. List of securities held by trustees, certified to by trustees. Statement of financial condition and business of the United States branch, certified to by United States manager. Certificate of party holding deposit capital, giving list of securities held. Affidavit of United States manager that the United States branch has not at present covered in any single hazard an amount in excess of ten per cent of its net assets, and an agreement that the company will not insure in a single hazard an amount in excess of ten per cent of its net assets, reinsurance not to be deducted in either case. Affidavit as required by chapter 537, Acts of 1898. Fee—For filing charter, \$30; for filing statement, \$20.

Valuation of Policies.—The net value on the last day of December of the preceding year of all outstanding policies of life insurance in the company issued before the first day of January, 1901, shall be computed upon the basis of the "Combined Experience" or "Actuaries' Tables" of mortality, with interest at four per cent per annum. The net value on the last day of December of the preceding year of all outstanding policies of life insurance issued after the thirty-first day of December, 1900, shall be computed upon the basis of the "American Experience Table" of mortality, with interest at three and one-half per cent per annum; but any such life company may, at any time, elect to reserve upon a three and one-half per cent basis, and thereupon its policies, issued upon such reserve, shall be computed upon the basis of the "American Experience Table" of mortality, with interest at three per cent per annum.

Annual Statements.—Annual statements must be filed with the Commissioner on or before January 15, showing the condition of the company at the close of the previous year and its business transactions. The time may, however, be extended for cause, but not later than February 15.

Agents.—Agents must have license from the Commissioner renewable annually, and must make a return by November 15 to the Tax Commissioner of all business transacted during the year ending October 31 preceding.

Examinations.—The Commissioner is authorized to examine into the affairs of any company at any time, and for cause revoke its authority to do business in the State.

Fees.—For valuation of life policies of a domestic company, two and one-half mills for each thousand dollars of insurance; for each examination of a domestic company's qualification to transact business, \$30; or filing copy of charter or deed of settlement of each foreign company, \$30; for filing statement with application for admission and for each annual statement, \$20; for each license of an insurance broker, \$10; for each license or renewal therefor, to an insurance agent, \$2; for each certificate of the valuation of the policies of any life insurance company, and for each certificate of examination, condition

or qualification of an insurance company, \$2; for each service of lawful process upon him as attorney, \$2; for each copy of any paper on file in his office, 12 cents a page and \$1 for certifying the same.

Taxes.—Every company must pay an excise tax of one-quarter of one per cent upon the net value of all policies in force on December 31 preceding, held by residents of the State; company or its general agent must report on or before May 10 of each year to the Tax Commissioner the number, date and class of policies so held, ages of the assured, net value of each policy and their aggregate net value, upon which the tax shall be assessed. An additional tax of two and one-half mills upon each \$1000 of insurance is charged. Reciprocal provisions.

Penalties.—Contract issued by a company doing business without authority shall be valid, but the agent issuing such contract is liable to a fine not exceeding \$500; agent doing business without procuring certificate, or failing to make returns, liable to a fine of \$500; agent or other persons making false representations for the purpose of obtaining a fee, commission or other benefit is guilty of a misdemeanor, punishable by a fine of not less than \$100 nor more than \$500, or imprisonment not less than thirty days or more than one year, or both fine and imprisonment. Any company failing to make returns to the Tax Commissioner shall forfeit \$50 for each day's neglect. Commissioner authorized to extend time on application. For making a false statement a company incurs a penalty of not less than \$500 or more than \$5000. Company failing to file annual statement within the prescribed time is liable to a penalty of \$100 for each day's neglect, and while in default the transaction of new business is unlawful.

ADDITIONAL NOTES FROM THE STATUTES.

Application by Insured.—No policy may be issued except upon application of the person insured.

Copy of Application.—Every person taking out a policy of insurance upon his life is entitled to receive with the policy a copy of the application made by him, attached to the policy.

Discrimination.—Any distinction or discrimination in favor of individuals between insurants of the same class and equal expectation of life, as regards rates, dividends or benefits, is prohibited. Discrimination against colored persons, wholly or partially of African descent, is also prohibited. Companies and agents are prohibited from offering, or paying, or allowing as an inducement to insurance, any rebate of premium, or any special favor in dividends or benefits.

False Statements by Solicitor, Agent or Physician.—Any solicitor, agent, examining physician or other person, knowingly or wilfully making false statements in reference to an application for insurance, for the purpose of obtaining a fee, commission, money or other benefit, shall be deemed guilty of a misdemeanor.

Miscellaneous Companies.—Title guarantee companies must have at least \$200,000 capital. Casualty companies, except plate glass, \$100,000, must have \$200,000 capital. Miscellaneous companies writing burglary insurance are required to have a capital equal to that required of companies writing this line separately. All returns for Taxation made to Tax Commissioner. Fidelity companies must secure annual renewal of license and have \$100,000 on deposit with the State Treasurer of some State.

Paid-up Policies.—After a life policy has been in force three years it shall not be forfeited for non-payment of premium, but a paid-up policy shall be issued for such an amount as the reserve, less surrender charge, etc., taken as a single premium, will purchase.

Policies Issued Without Knowledge of the Insured.—Where a policy is issued upon the life of a minor, without the consent of the parent, or guardian, or upon the life of the person without his knowledge, statements made in the application as to age, physical condition and family history shall be held to be valid and binding upon the company.

The Policy Must Show on its Face its Character.—Every policy issued must bear in bold letters upon its face a plain description of its character, giving dividend periods and other peculiarities.

· MICHIGAN.

SUPERVISING OFFICER, JAMES V. BARRY, COMMISSIONER OF INSURANCE, LANSING.

Preliminary Documents.—Every company must file a copy of its charter and a sworn statement giving the name, location, capital and condition of the company; also a copy of its last annual report.

Attorney.—Company must appoint an attorney to accept legal process, and must file a stipulation agreeing that legal process served upon the Commissioner or his deputy shall be binding upon the company.

Agents.—Agents are required to obtain license. Fees in accordance with retaliatory provisions.

Funds.—Company must possess at least \$100,000, properly invested and deposited with the proper officer of the State in which such company is located, to be held in trust for the benefit of all policyholders.

Companies of Other Countries.—Foreign companies must have a deposit of \$200,000 with the proper officer of some State for the benefit of all its policyholders, and furnish certificate of such officer.

Valuation of Policies.—Basis of valuation is the American Experience Table of Mortality, with interest at four per cent.

Annual Statements.—Annual statements must be filed in the month of January of each year, showing the condition of the company on December 31 preceding.

Examinations.—Whenever the Commissioner shall deem it expedient he may examine any company doing business in the State, and if he deems it for the best interest of the public, he may publish the result in one or more newspapers.

Fees.—For valuation of policies, one cent for every \$1000 of insurance; examination of companies, actual expenses incurred and \$10 per day for services. Reciprocal provisions regulate other fees.

Licenses.—Company must obtain license from the Commissioner before commencing business.

Taxes.—Company required to make sworn return to the State Treasurer of the gross premiums received in the State during the preceding year, and shall, at the time of filing its annual statement, pay a tax of two per cent on all premiums received in cash or otherwise. This tax in lieu of all other taxes.

Penalties.—Companies doing business without complying with the law subject to a penalty of \$100 for every application obtained or contract made. Any person soliciting business or making any insurance contract before complying with the law of the State liable to a penalty of \$100 for every application obtained or contract made. And any person who may have paid money for such contract will be entitled to recover the same from the person to whom it is paid.

ADDITIONAL NOTES FROM THE STATUTES.

Discrimination.—Discrimination between insurants of the same class and equal expectation of life as to rates, benefits or conditions of contract is prohibited.

False Representations.—Any medical examiner knowingly making false statements for the procurement of insurance shall be deemed guilty of a misdemeanor. Penalty, fine not exceeding \$100, or imprisonment not exceeding three months, and shall be liable to the company in the full amount of any insurance obtained from it by the assistance of such false reports.

Miscellaneous Companies.—Fidelity companies must have \$250,000 capital and a deposit of at least \$200,000 in not more than two States for the benefit of all policyholders; plate glass, accident, steam boiler and live stock insurance companies must have a capital of \$100,000, and a deposit of at least \$100,000 in some State for the protection of all policyholders. Such companies must conform, as far as practicable, with the laws governing life insurance companies; must maintain a reserve of fifty per cent of premiums on all risks, and pay tax at the rate of two per cent on all premiums received during the year.

In addition to the fifty per cent reserve, employers' liability companies are required to set aside forty per cent of each year's premiums, less the amount paid for losses, under policies issued during such year, this reserve to be computed for five years.

MINNESOTA.

Supervising Officer, ELMER H. DEARTH, Insurance Commissioner, St. Paul.

Preliminary Documents.—Company must file a certified copy of its charter and a statement showing the condition of the company.

Attorney.—Company must designate the Insurance Commissioner as attorney to accept service of legal process.

Funds.—Company must possess available assets, properly invested, to the amount of at least \$100,000.

Companies of Other Countries.—Company must furnish a certificate from the proper official of some State, showing that the company has on deposit for the benefit of all policyholders of the company securities to the amount of \$100,000, or, failing to furnish such certificate, such deposit must be made with the Commissioner of the State.

Valuation of Policies.—The basis of valuation is the American Experience Table of Mortality, also the Actuaries' and Combined Experience Table, with interest at 4 per cent.

Annual Statements.—Annual statement must be filed on or before February 15th, showing the condition of the company on December 31 preceding. Such statements must be published at least three times in two daily newspapers of general circulation, published in Hennepin and Ramsey counties, having a circulation of 2000 copies or more; or if a Minnesota company, where the home office of the company is located.

Agents.—Every agent must procure a certificate of authority from the Commissioner, to be renewed annually within sixty days from January 1 of each year. In all advertisements of the company or agency the name and location of the company must be given. Agents must be residents of Minnesota.

Examinations.—The Commissioner is authorized to examine any company whenever he deems it necessary in the interests of policyholders. He may suspend its license whenever its assets appear to him unsafe to justify its continuance of business.

Fees.—For filing certified copy of charter, \$30; filing annual statement, \$20; issuing certificate of authority and certified copies thereof, \$1 each; copies of papers on file, 20 cents per folio; certifying same, \$1; valuing life policies, one cent per thousand of insurance or fraction thereof; examination of companies, actual expenses incurred by Insurance Commissioner or his deputy and the expenses and compensation of his assistants employed. Other or additional fees regulated by reciprocal provision.

Licenses.—See Agents.

Taxes.—A tax of two per cent is imposed upon all premiums collected within the State during the preceding year, which must be paid to the Insurance Commissioner annually when the certificate of authority is issued. Other or additional taxes regulated by reciprocal legislation.

Penalties.—Doing business as an agent without a license subjects the offender to a fine not exceeding \$500. Neglect of company to transmit statement incurs a forfeiture of \$100 for each day's neglect. A company wilfully making a false statement is liable to a penalty of from \$100 to \$5000. A company obstructing the Commissioner incurs a penalty of \$1000.

ADDITIONAL NOTES FROM THE STATUTES.

Character of Contract.—Every policy must bear upon its face, in bold letters, a description of its character, dividend periods, etc.

Discrimination.—Discrimination between insurants of the same class and expectation of life, as to rates, benefits or conditions of contract is prohibited; also discrimination

against colored persons. Penalty for violation, fine not less than \$500 nor more than \$1000.

Stipulated Premium Companies.—Are required to pay the same fees as stock companies. Must have on deposit with some insurance department amount at least equal to the reserve on a four per cent basis on all policies in force, and such deposit must never be less than \$25,000, but need not exceed \$250,000. Policies are valued annually same as in regular life companies.

Fraudulent Statements.—Any solicitor, agent, examining physician or other person wilfully making false or fraudulent statements in the procurement of insurance, shall be held guilty of a misdemeanor. Penalty, fine not less than \$100 nor more than \$500, or imprisonment not less than thirty days nor more than one year, or both fine and imprisonment.

Miscellaneous Companies.—Companies organized to do more than one kind of business other than life, fire or marine, required to have an aggregate capital and surplus of at least \$100,000 for each class of business authorized, but can do all such classes of business when possessed of \$300,000. Companies doing one kind of business other than life, fire and marine, must have \$100,000, and \$100,000 deposited in some State.

Misrepresentations.—No oral or written misrepresentations made by the insured in negotiating a contract of insurance shall void the policy, unless made with intent to decrease or increase the risk.

Unauthorized Companies.—Any person may be licensed to place business in unauthorized companies upon their own property or upon property in which they are interested. Such persons must file bond to comply with the law and pay a tax of two per cent upon the net premiums paid for such insurance.

Mississippi.

Supervising Officer, W. Q. COLE, Insurance Commissioner, Jackson.

An act passed by the Legislature and approved by the Governor March 5 created an Insurance Department distinct from the office of the State Auditor. It provides for an Insurance Commissioner to be elected at the general election in 1903, the Auditor meantime continuing to discharge the duties of Commissioner. Few changes are made in the old law, and the following statutory requirements are provided:

Preliminary Documents.—Company must file a copy of its charter and a statement of its financial condition.

Attorney.—An agent of the company who lives in the State must be empowered to accept service of legal process, and also the Insurance Commissioner.

Funds.—Stock company must possess at least \$100,000 of actual capital, and a mutual company must have assets of an equal amount satisfactorily invested.

Valuation of Policies.—No provision.

Annual Statements.—Annual statements must be filed on or before March I, showing the condition of the company December 31 preceding. Blanks can be had on application to Commissioner.

Agents.—Every agent must obtain a certificate from the Commissioner that the company is duly authorized. Certificates to be renewed and filed annually.

Examinations.—Must be made every three years in the case of domestic companies, or upon request of five stockholders, policyholders or creditors.

Fees.—For filing preliminary statement, \$20; filing annual statement, \$10; copy of annual statement and certificate, \$5; for certificate of authority to each general or district agent, \$3; for each canvassing agent, \$2; for publication of annual statement (to be paid to publisher), \$9.

Licenses.—For life company, \$250 per annum.

Taxes, Life Companies.—Companies required to pay two per cent on gross premiums collected in the State during the first year, and one-tenth of one per cent "upon renewal premiums on business hereafter written."

Penalties.—On conviction of violation of any of the provisions of the law relating to insurance the offender is subject to a penalty of not less than \$100, nor more than \$500 for each offense, and, in some instances, imprisonment for not more than one year.

Miscellaneous Companies.—Accident insurance companies must pay a privilege tax of \$200; plate glass companies, \$100; live stock companies, \$100; surety companies, \$100. Companies must obtain license for each line of business that it does, except that life companies may do an accident business; a tax of two per cent on gross premiums, less return premiums, is required.

Missouri.

SUPERVISING OFFICER, R. G. YATES, SUPERINTENDENT OF INSURANCE, JEFFERSON CITY.

Preliminary Documents.—Company must file with the Insurance Department a certified copy of its charter, with all amendments thereto and their dates; a copy of its last annual statement; a certificate from the Insurance Department of its own State that the company has been duly organized and authorized to transact the business for which it was chartered; a certificate from the Insurance Department (or in the absence of an insurance department, from the State Auditor or Treasurer) that the company has on deposit, for the benefit of all policyholders of the company, not less than \$100,000, and a schedule showing the kind of securities in which such deposit has been invested; a certificate that similar companies of the State of Missouri would be authorized to transact business in the company's home State upon compliance with the law; a copy of the appointment of the company's general agent, if any, with designated powers.

Attorney.—A power of attorney authorizing the Superintendent of the Insurance Department to receive and accept service of process.

Funds.—Foreign companies must deposit with proper officer of any State not less than \$100,000 for benefit of all policyholders in the United States.

Valuation of Policies.—Annual valuations upon the basis of net premiums by the Actuaries' Table of Mortality, with four per cent interest, are made in the department. Superintendent may (and does) accept certificates of valuation, not made by employees of companies, from States whose laws permit of reciprocation. Before proceeding against an insolvent company, Superintendent must apply a gross valuation based upon company's actual experience. Impairment of capital is to be treated with the discretion of the Superintendent of the Insurance Department.

Annual Statements.—Annual statements showing condition of company on 31st of December must be filed within sixty days after January 1.

Agents.—Local agents and solicitors must have certified copy of company's authority to transact business as their license. One copy answers for a firm, but each member of the firm must be named therein, except for companies whose home States require each member of the firm to have a separate license. In cities of 100,000 population agents must have special license, at an annual cost of \$100. Other incorporated town's have license system under which they demand of insurance agents \$5, \$10, \$15, \$20 or more per annum.

Examinations.—The Superintendent may at any time examine the affairs of any company, or is authorized to accept the report of an examination made by the proper officer of another State.

Fees.—For filing a copy of charter and preliminary statement of condition, \$50; regular annual statement, \$30; company's license, \$1; power of attorney and each other paper required to be put on file in the office of the Superintendent, \$10; agents' and solicitors' copy of certificate of authority (license), \$2 each; copies of papers, 20 cents per folio; affixing seal of department, \$1. Valuation fee, \$10 per million of insurance. Fees are retaliatory.

Taxes.—Companies must make sworn report to the Superintendent of the Insurance

Department, on or before March 1st, of all premiums received in the State, whether in cash or by note, during the year ending the preceding 31st of December. On this gross amount the Superintendent levies a State tax of two (2) per cent. The State tax must be paid to the State Treasurer on or before May 1. State taxes are retaliatory.

Penalties.—Agents doing business without authority are subject to fines from \$10 to \$100, or imprisonment, or both. Superintendent of Insurance Department has authority to revoke licenses of companies when, in his judgment, their proceedings are hazardous to the public.

ADDITIONAL NOTES FROM THE STATUTES.

Application.—Misrepresentations in application shall not void the policy unless such misrepresentations materially affect the risk.

Compacts and Combinations.—It is unlawful to become a party to "any pool, trust, agreement, combination, confederation or understanding" to fix rates.

Miscellaneous Companies.—Every insurance company must file certificate with Superintendent that at least \$200,000 of its capital is deposited with the proper official of some State for the benefit of all its policyholders, except that plate glass and accident companies may have \$100,000 so deposited. Miscellaneous companies must comply with laws relative to fire insurance, and pay a tax of two per cent on premiums received.

Policies Non-forfeitable.—Policies are made non-forfeitable after three years for non-payment of premium, but shall be converted into extended or paid-up insurance.

Suicide is not a valid defense against payment of loss unless it be shown that the deceased contemplated self-destruction when he took out the policy.

Stipulated Premium Companies.—Companies authorized to organize on stipulated premium basis, providing for a reserve for limited payment and other forms of investment policies and emergency or insurance fund for all other forms.

MONTANA.

SUPERVISING OFFICER, J. H. CALDERHEAD, STATE AUDITOR, HELENA.

Preliminary Documents.—Company must file a certified copy or its charter, with a statement as to the name of company, location, amount of capital and details of its condition.

Anti-Rebate Law.—The law of 1903 provides for a fine not exceeding \$500, and revocation of license for one year for rebating; secret and fraternal orders excepted.

Attorney.—Company must appoint an attorney in each county in which its agencies are established, resident of the county seat, to accept service of legal process.

Funds.—Company must have deposited with the proper officer of some one of the States or Territories a sum of not less than \$100,000 for the benefit of policyholders.

Companies of Other Countries.—Foreign companies must have not less than \$100,000 deposited in some State for the protection of policyholders in the United States.

Valuation of Policies.—No provision.

Annual Statements.—Annual statements must be filed with the Auditor within ninety days from January 1 each year, showing the condition of the company December 31 preceding.

Agents.—Agents must procure a certificate of authority from the Auditor, and in all advertisements publish the location of the company. All agents soliciting insurance must be residents of the State. Certificates expire March 31 annually.

Examinations.—The State Auditor may, whenever he deems it expedient, examine into the affairs of any company doing business in the State.

Fees.—For filing application of company and issuing license, \$300; filing annual statements, \$25; issuing certificate of authority, \$5; copies of papers on file, ten cents per folio; certifying same, fifty cents; for examination of companies, the necessary expense involved. Other fees regulated by reciprocal provisions.

Licenses.—Company must pay to the Auditor: For license to collect in any one year premiums amounting to the sum of \$5000 or less, \$125; for a license to collect in any one year premiums over the sum of \$5000, the sum of \$20 for each and every \$1000 to be so collected.

Taxes.—Each agent must report to the Tax Assessor of the county wherein he does business the amount of premiums received over losses and expenses during the preceding year and shall pay a tax upon the excess at the same rate that personal property is taxed. Agent personally liable for the tax. If the agent neglects or refuses to render statement of premiums the Assessor will assess the amount according to the best of his knowledge, and the County Board of Equilization may add fifty per cent to the amount returned by the Assessor. This in lieu of all other taxation, except on real estate.

Penalties.—For every violation of the law or failure to comply with its requirements a fine not exceeding \$1000 and imprisonment not exceeding six months is imposed.

ADDITIONAL NOTES FROM THE STATUTES.

Miscellaneous Companies.—All companies must have at least \$200,000 capital, and conform to the general insurance laws.

Persons and Companies.—The law applies to "every company, association, person or persons, agent or agents," transacting the business of insurance.

NEBRASKA.

SUPERVISING OFFICER, CHARLES WESTON, AUDITOR OF PUBLIC ACCOUNTS, LIN-COLN. WILLIAM B. PRICE, INSURANCE DEPUTY.

Preliminary Documents.—Company must file a copy of its charter and a statement showing its location, capital, assets and liabilities in detail, and a copy of its last annual report.

Attorney.—An agent of the company must be authorized to accept service of legal process.

Funds.—Every company must be possessed of properly invested assets to the amount of not less than \$200,000.

Valuation of Policies.—Policies valued according to the American Experience Table and interest at four per cent.

Annual Statements.—Annual statements must be filed in the month of January of each year, showing the condition of the company on December 31 preceding.

Agents.—Agents must procure a certificate from the Auditor showing that the company has complied with the requirement of the law. In all advertisements agents must give the name and location of the company and the government under which it is organized. Business must be transacted through resident agents.

Examinations.—The Auditor of the State is authorized to examine a company whenever he shall deem it expedient to do so.

Fees.—For filing first application of company and issuing certificate, \$100; filing annual statement, \$50; each certificate of authority, \$2; copies of papers on file, ten cents per folio; certifying same, fifty cents; examinations of companies, actual expenses incurred. Surety companies, filing copy of charter, \$30; preliminary statement, \$20; annual statement, \$20. Other fees in accordance with reciprocal provision.

Taxes.—The excess of premiums over losses and expenses is taxed at the same rate that personal property is taxed in lieu of all other taxes, licenses, etc., except tax on real estate owned. Agents required to file list with the proper officer in the county in which he does business, and is personally liable for the amount of the tax. In case of his refusal to render the list the Assessor will assess the amount due according to his best information. This in lieu of all other taxes and licenses except on real estate.

Miscellaneous Companies.—Surety companies must have \$250,000 of capital; plate glass companies, \$100,000; all other companies, \$200,000. All companies must obtain licenses and conform to the general laws relating to insurance.

NEVADA.

SUPERVISING OFFICER, S. P. DAVIS, AUDITOR, CARSON CITY.

Preliminary Documents.—Stock companies must file with the Controller a certificate showing that it possesses a paid-up, unimpaired cash capital of \$200,000 or more. Filing of certified copy of the charter optional with the Controller.

Attorney.—Company must authorize some citizen and resident of the State to accept service of legal process. In case of the death or removal of such person, service may be made on the Controller.

Funds.—Mutual life insurance companies must have assets amounting to \$100,000 and upward.

Deposit.—None required.

Valuation of Policies.—No provision.

Annual Statements.—Annual statements must be filed on or before the first day of March in each year with the Controller, showing the condition of the company on December 31 preceding, and also published one week in a daily Nevada newspaper.

Agents.—Company having outstanding policies in the State may appoint agents to collect premiums, provided it appoints an attorney as required. Controller will issue certificates to such agents.

Examinations.—It is made the duty of the Controller upon the written representation of three citizens, and the belief of the Controller that any company has less than \$200,000 paid-up, unimpaired cash capital, to make investigation or require proof satisfactory to him as to its financial condition. The certificate of the proper officer of any State, having an Insurance Department, that such company has a paid-up, unimpaired cash capital of \$200,000 in United States gold coin, must be accepted by the Controller as satisfactory.

Fees.—Every company must pay a license fee of \$100 annually. For filing power of attorney and issuing certificate, \$5.

Licenses.-See Fees.

Taxes.—No provision.

Penalties.—Company neglecting to file its annual statement shall forfeit \$100 for each day's neglect, and its authority to do business shall be revoked. For making a false statement the company and the person making the oath by subscribing to it may be punished by a fine of not less than \$500 nor more than \$5000.

ADDITIONAL NOTES FROM THE STATUTES.

Brokers.—Any person soliciting insurance is deemed a broker, and must pay a license fee of \$15 to the county wherein he does business.

Miscellaneous Companies.—All companies are required to have a capital of not less than \$200,000, and must have at least \$200,000 deposited in some State for the benefit of all policyholders in the United States. Other insurance companies of whatever kind or character, except charitable secret societies, must file an annual statement on or before the first day of March with the State Controller.

Reinsurance.—No fire insurance company or association shall reinsure, or assume as a reinsuring company, or otherwise, in any manner or form whatsoever, the whole or any part of any risk or liability, covering property located in this State, of any insurance company or association not authorized to transact business in this State.

Publish Annual Statements.—All foreign corporations doing business in the State of Nevada shall, prior to March 1, publish a statement of their last year's business in some daily newspaper in the State of Nevada for a period of one week, said statements to be filed with the Controller on blanks furnished by him on application.

NEW HAMPSHIRE.

Supervising Officer, JOHN C. LINEHAN, Insurance Commissioner, Concord.

Preliminary Documents.—Company must file a copy of its charter and by-laws and a statement showing the condition of the affairs of the company.

Attorney.—The Insurance Commissioner must be appointed attorney of the company to accept service of legal process.

Funds.—A mutual company must possess assets to the amount of \$200,000, and assets must equal outstanding liabilities. Stock companies of other States must possess a paid-up capital of \$200,000, and in addition assets equal in amount to all its outstanding liabilities.

Valuation of Policies.—The basis of valuation is the Actuaries' Table of Mortality, with interest at four per cent.

Annual Statements.—Annual statements must be filed with the Commissioner on or before February 1, showing the condition of the company December 31 preceding.

Agents.—The agents of foreign insurance companies, excepting steam boiler insurance companies, shall be residents of the State. No officer or agent thereof shall act or aid in any manner in the negotiation of any insurance with such company until he shall have procured from the Insurance Commissioner a license so to do. The license shall state in substance that the company is authorized to transact business in this State, and that the person named therein is the constituted agent of the company for that purpose. Such license is renewable annually on April I.

Examinations.—The Commissioner is authorized to examine into the condition of any insurance company at any time, and will revoke its license if he shall deem it for the best interests of policyholders to do so.

Fees.—For filing copy of charter, \$25; filing annual statement, \$15; license to company, \$5; annual renewal of same, \$5; license to agents, \$2; annual renewal of same, April 1, \$2; license to non-resident agents of steam boiler companies, \$10. Reciprocal legislation.

Taxes.—Life companies must annually, on or before February I of each year, submit to the Commissioner a verified statement showing the gross amount of premiums received from residents of the State for the preceding year, and upon such premiums the Commissioner shall assess a tax of one per cent, and all other companies two per cent, less return premiums and reinsured business in authorized companies, which must be paid into the State treasury within thirty days after receiving notice of the assessment. Reciprocal legislation.

Penalties.—Any violation of the law relating to insurance subjects the offender to a fine not exceeding \$2000 for each offense. Any person assuming to act as an agent without license subject to a fine of not more than \$500 for each offense. An agent procuring a premium through fraudulent representations is liable to a fine of not more than \$500, or imprisonment not more than one year. For violation of the rebate law a penalty of \$500 is provided, and a revocation of license for three years.

ADDITIONAL NOTES FROM THE STATUTES.

Discrimination.—Discrimination between insurants of the same class and equal expectation of life, as regards rates, benefits, or conditions of contract is prohibited. Penalty, a fine not exceeding \$500, and revocation of license.

Miscellaneous Companies.—No provision for companies other than life, fire and surety. Surety companies organized under the laws of any of the United States can be admitted to this State upon complying with the laws relating to foreign insurance companies and their agents. The unearned premium in such companies computed as in fire insurance companies. Judges, heads of departments or other officers authorized to approve bonds may accept and approve as a surety for persons required to give bonds; policies issued by authorized companies.

Misrepresentations.—Misrepresentations or mistakes shall not void a policy unless such were intentionally or fraudulently made, or unless they materially affect the risk.

Representations Not Warranties.—Statements made in application are held to be representations only and not warranties.

NEW JERSEY.

Supervising Officer, DAVID O. WATKINS, COMMISSIONER OF BANKING AND INSURANCE, TRENTON.

Preliminary Documents.—Company must file with the Insurance Commissioner a certified copy of its charter and a statement showing the condition and business of the company at the close of the preceding year. It must appoint the Insurance Commissioner its attorney to accept legal process.

Funds.—Company must possess a paid-up and well invested capital stock of at least \$100,000, or net cash assets to that amount.

Valuation of Policies.—Basis of valuation of policies, the Actuaries' Table of Mortality, with interest at four per cent; for computing values of policies, one cent on each \$1000.

Annual Statements.—Annual statements must be filed with the Insurance Commissioner during the month of January, showing the condition of the company December 31 preceding.

Agents.—Each agent must procure from the Insurance Commissioner a certificate of authority to do business. Certificates renewable annually by March 1st.

Examinations.—The Commissioner of Banking and Insurance is authorized to examine any company doing business in the State, and to revoke its license if it shall be found to be impaired.

Fees.—For filing a copy of charter, \$20; annual statements, \$20; certificates to agents, \$2; license to broker, \$10. Other fees regulated by reciprocal provision.

Taxes.—Taxes upon life companies of other States regulated by reciprocal provision.

Penalties.—For neglect to file statement a penalty of \$100 per day is provided. For violations of other requirements a penalty of \$500 is provided.

ADDITIONAL NOTES FROM THE STATUTES.

Discrimination.—Any distinction or discrimination in favor of individuals between insurants of the same class and equal expectation of life, as regards rates, benefits or conditions of contract, is prohibited. Penalty, a fine of \$100 for every \$2500 of insurance written, and the person against whom final judgment is obtained is prohibited for two years thereafter from acting as agent of any life insurance company in the State. Discrimination against colored persons, wholly or partially of African descent, is also prohibited. Penalty, a fine of \$500.

New Mexico.

SUPERVISING OFFICER, W. G. SARGENT, TERRITORIAL AUDITOR, SANTA FE.

Preliminary Documents.—Company must appoint in each county in which it does business an attorney to accept service of legal process. Such attorney must reside at the county seat and may be an agent of the company.

Annual Statements.—Annual statements must be filed with the Auditor and a synopsis of the same must be published in one newspaper in every county wherein the company has an agent.

Agents.—Companies must have at least one agent at the county seat of every county in which it solicits business, who is a resident of the Territory.

Examinations.—The Territorial Auditor may examine into the affairs of any company whenever he has reason to believe that it is in an unsound condition.

Fees.—For examination of first application of company and issuing certificates, \$25; for filing annual statements, \$5; certificate to agent, \$1; copies of papers on file, 10 cents per folio, and 25 cents for certifying the same. Each agent must pay a license fee of \$10 in each county where he does business.

Taxes.—Agents must make a return to the Assessor of the county of premiums received and losses and expenses incurred, and a tax will be levied upon the balance the

same as upon personal property. Real estate owned by companies is also subject to taxes. Other taxes governed by reciprocal legislation.

Penakies.—Any company or person failing to comply with any of the requirements of this act, or violating any of the provisions thereof, shall be deemed guilty of a misdemeanor, and, upon conviction thereof, shall be fined in a sum not exceeding \$1000, and be imprisoned in the county jail for a period of not less than thirty days nor more than six months.

Miscellaneous Companies.—Plate glass and accident companies must have \$100,000 capital; all others, \$300,000.

NEW YORK.

SUPERVISING OFFICER, FRANCIS HENDRICKS, SUPERINTENDENT OF INSURANCE, ALBANY.

Preliminary Documents.—Company must file with the Superintendent a certified copy of its charter and a statement verified by the president, vice-president or other chief officer and secretary, giving the name, location, capital, assets and liabilities of the company in detail. Also a copy of its last annual statement made in conformity to the laws of the State in which it was organized. Company must obtain from the Superintendent a certificate of authority to do business.

Attorney.—The Superintendent of the Insurance Department must be appointed attorney for the company to accept service of legal process.

Funds.—Company must possess at least \$100,000 of assets invested in United States bonds or in securities of the State in which it is located, or of New York State, or of any county or incorporated city of this State authorized by the legislature to issue bonds, such stocks or bonds not to be received at a rate above their par value or above the market value; or in bonds and mortgages on improved unincumbered real property in this State worth fifty per centum more than the amount loaned thereon.

Deposit.—Company must have on deposit with the proper financial officer of the State wherein it was incorporated at least \$100,000, and must file a certificate with the Superintendent that such sum is held for the benefit of all its policyholders.

Companies of Other Countries.—Foreign companies must have not less than \$200,000 held in trust in this country for the protection of policyholders in the United States, including a deposit with Superintendent of Insurance of \$100,000.

Valuation of Policies.—The Superintendent of Insurance shall annually make valuations of all outstanding policies, additions thereto, unpaid dividends, and all other obligations of every life insurance corporation doing business in this State. All valuations made by him, or by his authority, shall be made upon the net premium basis, according to the standard of valuation adopted by the company for the obligation to be valued; provided, that in every case the standard of valuation employed shall be stated in his annual report, Any company may adopt different standards for obligations of different dates or classes, but if the total value determined by any such standard for the obligations for which it has been adopted shall be less than that determined by the legal minimum standard hereinafter prescribed, or if the company adopt no standard, said legal minimum standard shall be used. The legal minimum standard for contracts issued before the first day of January, 1901, shall be the Actuaries' or Combined Experience Table of Mortality, with interest at four per centum per annum, and for contracts issued on or after said day shall be the American Experience Table of Mortality, with interest at three and one-half per centum per annum. The Superintendent may vary the standards of interest and mortality in the case of corporations from foreign countries, and in particular cases of invalid lives and other extra hazards, and value policies in groups, use approximate averages for fractions of a year and otherwise, and calculate values by net premiums or otherwise, and accept the valuation of the Department of Insurance of any other State in place of the valuation herein required, if the insurance officer of such State accepts as sufficient and valid for all purposes the certificate of valuation of the Superintendent of Insurance of this State.

Annual Statements.-Annual statements must be filed on or before March 1, showing the condition of the company on December 31 preceding. Surety companies must report to the State Comptroller on or before August 1, as of June 30, the amount of premiums collected for the year ending on that date, for the purposes of taxation.

Agents.—Each agent must procure from the Superintendent a certificate authorizing him to do business. Such certificate must be renewed annually.

Examinations.—The Superintendent is authorized to examine companies whenever he may deem it necessary, and to charge therefor the actual expenses incurred, but will accept the certificate of examination of another State.

Fees.—On admission of foreign life insurance companies of foreign countries: For filing charter, \$30: filing annual statement, \$20: certificates to agents, such sum not exceeding \$5 as shall be fixed by the Superintendent; copies of papers on file, ten cents per folio; certifying same, \$1; examinations of companies, actual expenses incurred. mestic life insurance companies pay no fees except for certified copies of papers on file ten cents per folio and one dollar for seal and actual expenses incurred on examinations. Fees for foreign life insurance companies of other States of the United States are regulated by reciprocal provisions. The following amendment to chapter 14 of the general laws relating to taxation became a law April 29, 1901, and exempts from taxation the funds specified:

The deposits in any bank for savings which are due depositors, the accumulations in any domestic life insurance corporation, held for the exclusive benefit of the insured, other than real estate and stocks now liable for taxation; the accumulations of any incorporated co-operative loan association upon the shares of such association held by any person; and personal property of any corporation, person, company or association transacting the business of fire, casualty or surely insurance in this State, equal in value to the uncarned premiums required by the laws of this State, or the regulations of its Insurance Department, to be charged as liability.

Franchise Tax on Insurance Corporations.—The following amendment to the tax law in relation to franchise taxes of insurance corporations became a law March 16, 1901:

An annual State tax for the privilege of exercising corporate franchises or for carrying on business in their corporate or organized capacity within this State equal to one per centum on the gross amount of premiums received during the preceding calendar year for business done in this State, whether such premiums were in the form of money, notes, credits, or any other substitute for money, shall be paid annually into the Treasury of the State, on or before the first day of June by the following corporations:

1. Every domestic insurance corporation, incorporated, organized or formed under,

by, or pursuant to a general or special law;

2. Every insurance corporation, incorporated, organized or formed under, by, or pursuant to the laws of any other State of the United States, and doing business in this State, except a corporation doing a fire insurance business or a marine insurance business;

3. Every insurance corporation, incorporated, organized or formed under, by, or pursuant to the laws of any State without the United States, or of any foreign country, except such a corporation doing a life,* health or casualty insurance business, and doing business. ness in this State; but the tax on gross premiums of a corporation so incorporated, organized or formed and doing a fire or marine insurance business within the State shall be equal to five-tenths of one per centum. This section does not apply to a fraternal beneficiary society, order or association, a corporation for the insurance of domestic animals, a town or county co-operative insurance corporation, nor to any corporation subject to the supervision of or required by or in pursuance of law to report to the Superintendent of Banks; but this section does apply to an individual, or partnership, or association of underwriters known as Lloyds, in so far as corporations doing the same kind of insurance business are subject to its provisions. The taxes imposed by this section shall be in addition to all other fees, licenses or taxes imposed by this or any other law, except that in assessing taxes under the reciprocal provisions of section 33 of chapter 38 of the general laws, credit shall be allowed for any taxes paid under this section. Any insurance corporation taxed under this section for the year ending December 31, 1901, shall be credited by the Controller with one-half of the amount of taxes paid by it into the State Treasury, under the provisions of section 187 of the tax law, for the year ending June 30, 1901. The term, "gross premiums," as used in this article, shall include, in addition to all other premiums. such premiums as are collected from policies subsequently canceled and from reinsurance. The term, "insurance corporations," as used in this article, shall include a corporation,

^{*}The Lewis Bill, requiring life companies of foreign countries to pay a tax of one per cent on all premiums on which a tax has not been paid to any other State, became a law in 1904.

association, joint stock company or association, person, society, aggregation or partnership by whatever name known doing an insurance business in this State.

Every insurance corporation liable to pay a tax under section 187 of this chapter shall, on or before March 1 in each year, make a written report to the Controller of its condition at the close of its business on December 31 preceding, stating the entire amount of premiums received on business done thereby in this State during the year ending with such day, whether the premiums were in money or in the form of notes, credits or other substitutes for money.

Taxes.—Marine insurance companies of foreign countries must pay to the Superintendent on or before March I of each year a tax of two per cent upon premiums received in the State during the preceding year. Surety companies must pay a franchise tax of one-fifth of one per cent upon gross premiums received in the State to the Comptroller. Other taxes regulated by reciprocal provisions.

Penalties.—Company failing to file annual statement as required by law subject to a penalty of \$500, and \$500 additional for each month it remains in default. The statute prevents a life company from making any discrimination between insurants of the same class and of the same expectation of life, either in the amount of premiums charged or in return of premium dividends or other advantages. Any person violating this provision of the law shall be deemed guilty of a misdemeanor, and on conviction thereof the Superintendent is required to revoke his certificate of authority, and is prohibited from issuing another to him for the term of three years from the date of his conviction.

ADDITIONAL NOTES FROM THE STATUTES.

Application by Insured.—No policy may be issued except upon application of the person insured, but a wife may insure the life or health of her husband, an employer may insure his employees against accident for the benefit of the injured, and a parent or guardian may insure the life of a minor.

Discrimination.—Discrimination between insurants of the same class and equal expectation of life as to rates, benefits or conditions of contract is prohibited.

Limitation of Employees' Contracts.—Companies are prohibited from making contracts with officers, trustees or employees for salaries extending beyond one year.

Miscellaneous Companies.—Casualty companies must make the same deposit as life companies, except where several classes of business are undertaken, when deposit must equal that which would be required were corporations formed separately for the several classes to be undertaken, not, however, to exceed the sum of \$250,000. Credit and title guarantee companies required to report annually the amount of bonds and mortgages guaranteed by them.

Liability Companies.—On or before October 1 of every year, each company must state in writing to the Superintendent of Insurance its experience in the United States during a period of five years, commencing eight years previous to December 31 of the year in which the statement is made, in the following particulars, namely: Number of persons reported injured under all forms of liability policies; the number and amount of all claims against policyholders settled either by payment or compromise; the number or amount, separately, of all suits or actions against policyholders which have been settled either by payment or compromise. Each such company shall reserve an amount equal to the average cost of each suit or action pending, as shown by the experience so stated, and for injuries reported under such policies at any time within eighteen months the average cost for each injured person, as shown by said experience, less the average claim cost so ascertained for each claim paid or settled, and for each suit pending for injuries included in the reserve. Each company engaged in liability underwriting for less than eight years shall abide by the basis of average of the other companies, which average shall be furnished by the Superintendent of Insurance on or before December 1 of each year.

Title and Bond and Mortgage Guarantee Companies.—Every corporation organized under provisions of subdivision one of section 170 shall make and file with the Superintendent of Insurance on or before January 31 of each year a report in writing, setting forth the aggregate amount of bonds and mortgages outstanding on the 31st day of the

preceding December, the payment of the principal and interest of which has been guaranteed by such corporation.

Notice before Forfeiture.—Notice to the insured of premiums due must be given at least fifteen days in advance, or policy cannot be forfeited.

Paid-up Policies.—After a policy has been in force three years, it shall not be forfeited for non-payment of premium, but a paid-up policy shall be issued for such an amount as the reserve, taken as a single premium, will purchase.

Stipulated Premium Companies.—Must maintain a reserve on all outstanding policies of not less than one annual net premium.

NORTH CAROLINA.

SUPERVISING OFFICER, JAMES R. YOUNG, INSURANCE COMMISSIONER, RALEIGH.

Preliminary Documents.—Company must file with the Insurance Commissioner a certified copy of its charter and a statement verified by the principal officer of the company or by its chief managing agent, showing its condition, December 31 preceding, and an agreement not to remove suits from State courts, and certificate of its home State that it is authorized to do the business named. Stock life and miscellaneous companies must have capital of \$50,000; industrial life, \$25,000. Foreign life companies must have \$500,000 insurance in force on at least 500 lives.

Deposit.—Life companies of foreign countries must have on deposit with a State of the United States not less than \$200,000, and companies of other States are required to have a capital of \$100,000.

Rebating.—Not allowed. Fine, not less than \$10 nor more than \$50; for repeated offense, revocation of license.

Resident Agents.—A resident agents' law is in force.

Attorney.—The Insurance Commissioner must be designated to accept service of legal process in behalf of the company.

Annual Statements.—Annual statements must be filed with the Insurance Commissioner on or before March 1. Abstracts of these must be published in one newspaper of general circulation.

Agents.—See Taxes and Penalties.

Examinations.—The Insurance Commissioner is authorized to examine a company whenever he has reason to doubt its solvency, all expenses to be borne by the company. It is made his duty to examine every domestic company at least once in three years.

Fees.—Filing preliminary papers, \$20; filing annual statement, \$10; certificate of examination, \$2; charter fee, \$25; certificate of increase or decrease of capital stock, \$5; for each seal, \$1; examination of domestic company, \$25; examination of foreign company, \$50; other papers, \$1.

Licenses.—License to company to do business, \$250 per annum; to each general agent \$5, \$3 for each special or district agent, and \$1 for each local agent. Accident companies, \$200; miscellaneous stock companies, \$100. Renewable April 1 of each year. Company's licenses prorated remainder of year.

Reinsurance.—No domestic life company shall reinsure its risks without consent of the Department.

Tases.—General agents shall, within thirty days from January I and July I of each year, make a sworn statement of the gross receipts obtained by them from residents of the State during the preceding six months, and shall, within the first fifteen days of February and August of each year, pay to the Insurance Commissioner a tax of two and one-half per cent upon such gross receipts. If, however, the agent can show that the company has invested in State, city and county bonds, or property situated and taxed in the State in a sum equal to one-quarter of entire assets, then the tax shall be but one per cent on such gross receipts; if three-quarters, then one-quarter of one per cent. This in lieu of all other taxes, licenses or fees, State, county or municipal.

Penalties.—An agent unlawfully expending the funds of the company shall upon conviction be deemed guilty of a felony and be punished accordingly. For any violation of the law in soliciting and collecting premiums the offender shall be deemed guilty of misdemeanor, and on conviction pay fine of \$200 or be imprisoned ninety days, or both. General agents neglecting to conform to the law shall forfeit and pay to the Insurance Commissioner from \$10 to \$500 for every violation.

ADDITIONAL NOTES FROM THE STATUTES.

Discrimination.—A law prohibiting discrimination between insurants of the same class as to premiums, etc., is in force.

Application.—Statements in application are held to be representations only, and not warranties.

Contracts.—Contracts issued upon applications made in the State are held to be State contracts, and subject to State laws.

Miscellaneous Companies.—Must comply with the general laws relating to insurance, and pay license fee for each class of business done, but not exceeding \$350 in the aggregate.

North Dakota.

SUPERVISING OFFICER, FERD. LEUTZ, COMMISSIONER OF INSURANCE, BISMARCE.

Preliminary Documents.—Company must file with the Commissioner a copy of its charter and a statement showing its financial condition.

Attorney.—Company must appoint the Insurance Commissioner as its attorney to accept service of legal process.

Funds.—Company must possess available cash funds of not less than \$200,000.

Valuation of Policies.—The basis of valuation is the Combined Experience or Actuaries' Table of Mortality. The assets of a company, composing its legal reserve, shall be valued so that the annual income therefrom shall not be less than four per cent of the valuation. Loans and credits shall not be allowed for more than their face value, nor shall any asset or investment be allowed at more than its market value.

Annual Statements.—Annual statements must be filed with the Commissioner on or before first Monday in February, showing its condition on December 31 preceding. Such statement must be published at least three times in some newspaper of general circulation in each Judicial District of the State in which such insurance company shall have an agency. Statements for publication must be made out on blanks furnished by the Commissioner and published in each judicial district where company has an agency. Proof of publication must be filed with the Insurance Commissioner.

Agents.—Agents must obtain from the Commissioner certificates entitling them to do business. Such certificates are renewable annually. Each individual person who has anything to do, directly or indirectly, with the business of the company must have a certificate of authority, and all business must be transacted through resident agents.

Examinations.—The Commissioner of Insurance is authorized to make examinations of companies and to revoke licenses whenever he shall deem it necessary.

Fees.—Filing copy of charter, \$25; filing annual statement, \$10; furnishing copies of same for publication, \$2; certificates of authority to company, \$2; certificates to agents, \$2.

Suicide.—No defense after one year.

Taxes.—At the time of filing the annual statement company must pay to the Commissioner of Insurance a tax of two and one-half per cent on the gross premiums received. Upon payment of such sum the Commissioner shall issue the annual certificates provided by law. The tax of two and one-half per cent is in full of all taxes, State and local.

Penalties.—Any violation of the provisions of the act relative to insurance subjects the person or company to a penalty of not less than \$50 nor more than \$500 for each offense. Any agent neglecting to file a sworn statement as required incurs an additional penalty of \$100 for each month during which his default continues.

Miscellaneous Companies.—Every stock company of whatever nature must have at least \$200,000 cash capital actually paid in. Surety companies must have \$200,000 capital and a premium reserve of fifty per cent of the current annual premiums on outstanding risks. Must have on deposit with a State of the United States securities amounting to \$100,000. Hail companies must keep \$50,000 on deposit with the State Treasurer.

Оніо.

SUPERVISING OFFICER, ARTHUR I. VORYS, SUPERINTENDENT OF INSURANCE, COLUMBUS.

Preliminary Documents.—Company must file with the Superintendent certified copy of its charter and a statement verified by its chief officer, showing its condition. Certificates must be renewed and published annually. All life company licenses expire April I, other companies, March I. Before October of each year each company must file a report of the counties in which it has agencies, and the newspapers in which publication was made. Ohio companies are not required to publish certificates or file them with recorders.

Attorney.—A stipulation must be filed with the Superintendent to the effect that service of legal process made upon any agent of the company shall be valid.

Funds.—Stock companies must have at least \$100,000 of actual paid-up capital invested in the interest paying bonds or stocks of the United States, or of this State, or of some other State of the United States, of the market value of \$100,000 in the city of New York, or in bonds and mortgages on unincumbered real estate in this State, or in the State under the laws of which it was organized, of at least double the value of the amount loaned thereon; and such bonds and mortgages must be deposited with the Superintendent of Insurance of this State, or the chief financial or other officer of the State in which such company was organized, designated by the laws of such State to receive the same. Employers liability companies must deposit \$50,000 with the Insurance Superintendent to secure policyholders in Ohio. Companies of foreign countries must deposit \$100,000 for the benefit of policyholders in the State.

Companies of Other Countries.—Each company must have a deposit with the Superintendent of \$100,000 in the stocks of the State of Ohio, United States bonds or bonds of any city or county in Ohio, to the value of \$100,000, or with the proper officer of some State for the benefit of policyholders in the United States.

Valuation of Policies.—Policies are valued on the basis of the American Experience Table of Mortality, with interest at four per cent, or other valuation if not lower than that required by law.

Annual Statements.—Annual statements must be filed on the first day of January or within sixty days thereafter, showing the condition of the company on December 31 preceding.

Agents.—Every agent must procure a license from the Superintendent for each company he represents, and a certified copy of same must be filed with the Recorder of the county in which the office is located. Certificates renewable annually.

Examinations.—The Superintendent of Insurance is authorized to examine a company at any time when he shall have good reason to suspect the correctness of any statement made to him, or that the affairs of the company are in an unsound condition. Domestic life companies must be examined annually. Expense of examination paid by State, except where made at request of company and subject also to reciprocal laws.

Fees.—For filing charter of company, \$25; preliminary statement, \$20; annual statements, \$20; certificate of authority to agents, and certified copy thereof, \$2; certificate of compliance, \$1; copies of papers on file, 20 cents per folio; certification thereof, \$1. For valuing policies, one cent for each \$1000 of insurance valued. Other fees regulated by reciprocal provision.

Taxes.—Foreign companies pay two and one-half per cent on gross premiums, less return premiums and reinsurances. If any other State or government shall tax an Ohio

company in excess of the above, the taxes of companies of such State or government operating in Ohio shall be the same.

Impairment.—In event of an impairment of capital of twenty per cent, the company must make good the deficiency. An impairment of forty per cent forfeits the right to transact new business.

ADDITIONAL NOTES FROM THE STATUTES.

Application.—A copy of the application and of any other document affecting the validity of the policy must accompany the policy as part thereof.

Discrimination.—Discrimination between insurants of the same class and equal expectation of life, as to rates, benefits or conditions of contract is prohibited. Penalty, fine of not less than \$100 nor more than \$500 and revocation of license for one year.

False Statements.—Any medical examiner making a false statement to a company affecting the granting of insurance shall be liable to a fine of not more than \$500 or imprisoned not more than three months.

Misstatements.—Misstatements in application shall not bar the right to recovery under the policy unless such misstatements were willfully made and materially affect the risk.

Policies Non-Forfeitable.—After three annual payments have been made thereon, company cannot defend "upon any other ground than fraud, on any claim arising upon such policy by reason of any errors, omission or misstatements of the assured in any application except as to age."

Miscellaneous Companies. - Every company must have at least \$100,000 capital.

OKLAHOMA.

SUPERVISING OFFICER, WILLIAM GRIMES, SECRETARY OF TERRITORY, AND EX-OFFICIO INSURANCE COMMISSIONER, GUTHRIE.

Preliminary Documents.—Company must file with the Commissioner a certified copy of its charter, and a verified statement of its condition, and obtain certificate to do business.

Attorney.—An attorney, a resident of the Territory, must be appointed to accept service of legal process. In case of fraternal orders, must appoint Insurance Commissioner as agent.

Funds.—Life company must have at least \$100,000 safely invested.

Valuation of Policies.—Valuations are made on the Combined Experience or Actuaries' Tables of Mortality, with interest computed at four per cent.

Annual Statements.—Annual statements must be filed on or before March I, showing the condition of the company on December 31 preceding.

Agents.—Must state name and location of their company on all signs and print same on all policies. Whoever acts for a company in any capacity is held to be the agent of the company, and must procure certificate of authority from Commissioner.

Examinations.—Commissioner may make examinations when he deems necessary.

Licenses.—A license of \$25 per year is exacted from each company.

Fees.—For filing annual statement, \$50; agent's certificate of authority, \$2; for copies of papers on file, 20 cents per folio; certifying same, \$1; for examining company, actual expenses incurred. Other fees governed by reciprocal provisions; \$30 for filing copy of charter.

Penalties.—For any violation of the insurance laws a penalty of \$500 is provided, and \$100 additional for each month of default.

OREGON.

SUPERVISING OFFICER, F. I. DUNBAR, SECRETARY OF STATE, SALEM.

Preliminary Documents.—Joint stock companies must show to the Insurance Commissioner, by the reports or certificate of the proper insurance officer of some State having an insurance department, that it is possessed of a paid-up, unimpaired cash capital of at least \$200,000, the requirements of capital not applying to life insurance companies possessing assets of \$1,000,000 or more. Also file copy of charter or articles of incorporation. Mutual or co-operative insurance associations must show, to the satisfaction of the Insurance Commissioner, by the certificate of the proper insurance officer of the State in which it is organized, that it is possessed of an emergency or reserve fund for the benefit of its policy or certificate-holders, which shall not be less than \$200,000, provided, that if such association shall have assets amounting to \$200,000 set apart as a capital fund upon which it transacts business, it will be considered to have complied with the requirements respecting the emergency fund.

Attorney.—A citizen and resident of the State must be appointed attorney to accept service of legal process, and resident general agent, to whom all other agents of the company shall report.

Companies of Other Countries.—Foreign companies must have at least \$200,000 deposited with the proper officer of some State for the protection of all policyholders in the United States.

Valuation of Policies.—No provision.

Annual Statements.—Annual statement must be filed with the Commissioner on or before the first day of March, showing total gross premiums received during the year previous, from which shall be deducted returned premiums and losses paid in the State, also file general annual statement showing the condition of the company December 31 preceding.

Agents.—All life insurance companies or corporations and all mutual insurance associations or societies must apply for a license for each agent or solicitor.

Examinations.—The Commissioner is authorized to examine any company upon the complaint of three citizens, but a certificate from the proper officer of some other State to the effect that it is financially sound, must be accepted in lieu of examination.

Fees.—To Secretary of State: Filing power of attorney, \$5; issuing certificate of authority, \$5; filing annual statement, \$5; issuing agent's license, \$5; examinations, expenses incurred.

Licenses.—Annual license, \$100; expires December 31, each year. Pro rata for less than one year.

Taxes.—Two per cent upon gross receipts less premiums returned and losses paid in the State. Resident general agent must file sworn statement showing total premiums, premiums returned and losses paid.

Penalties.—For doing business without authority, \$500 fine. Violations of other provisions of law, a fine of not less than \$100 nor more than \$500 is imposed. For making false statement, guilty of perjury, imprisonment.

Miscellaneous Companies.—The same provisions relate to accident and casualty insurance companies, except that they shall have a fund of at least \$100,000; license and fees the same as life except no license required for agent or solicitor.

Surety Companies.—Foreign surety companies must show that they are possessed of a capital of \$250,000 and assets of \$300,000; pay \$100 annually for a license. If engaged in other insurance business they shall pay the license required for each class of business transacted. A deposit of \$50,000 is required or an investment of \$65,000 in Oregon real estate approved by the Department. Must be authorized, under their charter and the laws of the State where incorporated, to become surety upon bonds, etc., file certified copy of articles of incorporation and a written application for authority to do business under the Act of February 20, 1890; also file power of attorney, appointing the Secretary of State of this State its true and lawful attorney, upon whom lawful process may be served.

Domestic companies must have a paid-up capital of \$100,000. Taxes—Two per cent upon gross premiums less premiums returned and losses paid in the State.

Fraternal Orders.—Incorporated for the primary purpose of mutual protection and relief of members and having ritualistic work and ceremonies, are exempt from complying with the laws of the State respecting insurance corporations or associations.

PENNSYLVANIA.

SUPERVISING OFFICER, I. W. DURHAM, INSURANCE COMMISSIONER, HARRISBURG.

Preliminary Documents.—Company must file with the Commissioner a certified copy of its charter and a verified statement showing its affairs and condition.

Attorney.—Must appoint some citizen of Pennsylvania, other than the Insurance Commissioner, attorney to accept service of legal process.

Funds.—Company must possess assets equal to its liabilities.

Valuation of Policies.—The basis of valuation is the Actuaries' Experience Table of Mortality, with interest at four per cent to January 1, 1903, thereafter the American Experience Table of Mortality, with interest at three and one-half per cent. Commissioner authorized to accept valuations of other State officials.

Annual Statements.— Annual statements must be filed on or before March I, showing the condition of the company December 31 preceding.

Agents.—Company must certify to the Commissioner the names of the agents whom it appoints, and such agents must obtain certificate of authority from the Commissioner. Certificates to be renewed annually.

Examinations.—The Commissioner is authorized to make examinations for probable cause, and to publish the result of such examination whenever he shall deem it to the best interests of the public to do so.

Fees.—Filing copy of charter, \$25; filing annual statement, \$20; issuing certificates of authority and a certified copy of the same, \$2; copies of papers on file, 20 cents per folio; certifying same, \$1; valuing policies, not exceeding 3 cents for each \$1000 of insurance valued; for examination of companies, actual expenses incurred. If the fees collected are not equal to the expenditures of the Department, the Commissioner is authorized to assess the deficiency upon the companies doing business in the State. Other fees regulated by reciprocal provision.

Taxes.—Company is required to report in the month of January of each year to the Commissioner the amount of premiums received by it in the State during the preceding year and to pay a tax of two per cent thereon into the State Treasury.

Penalties.—For neglecting to file the statements required, company incurs a penalty of \$100 for each day's neglect. Companies or agents doing business without complying with the law incur a penalty of \$500 for each month and fraction thereof in which such unlicensed business is transacted. For violation of the anti-rebate law a fine of \$500 is provided for each offense where the amount insured is \$25,000 or less, and \$500 additional for each additional \$25,000.

ADDITIONAL NOTES FROM THE STATUTES.

Application.—A copy of the application, and of every document affecting the contract, must be attached to policy.

Brokers.—Every person not an officer or agent of a company, who aids in the procurement of insurance, is deemed a broker, and must obtain a certificate from the Commissioner. Fee, \$10.

Discrimination.—Discrimination between insurants of the same class and equal expectation of life, as to rates, benefits or conditions of contract, is prohibited. Penalty, a fine of \$500 where the insurance is \$25,000 or less, and for every additional \$25,000 or less an additional fine of \$500, and the offender to be disqualified from doing business for three

years. One-half the fine goes to the informer, the other half to the school fund of the county where the offense was committed.

Fraudulent Representations.—Any agent, physician or other person, making false representations for the purpose of procuring insurance, is deemed guilty of a misdemeanor, and may be fined not more than \$1000 or imprisonment not exceeding one year.

Miscellaneous Companies.—Stock life insurance companies cannot be incorporated with less than \$300,000 capital. Mutual life companies must have a guarantee capital of not less than \$200,000. Surety companies must have at least \$250,000 capital. All other companies, \$100,000. Companies paying sick and accident benefits not exceeding \$10 per week, or death benefit not exceeding \$250, may do business with a paid-up capital of \$25,000. Steam boiler companies are liable for the full amount named in the policy in case of explosion.

Misrepresentations.—Untrue statements made in application in good faith shall not forfeit policy unless such statements relate to matters material to the risk.

RHODE ISLAND.

SUPERVISING OFFICER, CHARLES C. GRAY, INSURANCE COMMISSIONER, PROVIDENCE.

Preliminary Documents.—Company must file with the Commissioner a copy of its charter and a verified statement showing the condition of the company, also certificate from Insurance Commissioner of home State that company is authorized to issue policies there.

Attorney.—Company must appoint the Insurance Commissioner its attorney to accept service of legal process.

Funds.—Company must possess at least \$100,000 assets invested in approved securities.

Deposit.—Company must furnish to the State Treasurer a certificate setting forth that it has on deposit with the proper officer of the State wherein it is incorporated the sum of \$100,000 at least, invested in approved securities for the benefit of its policyholders.

Valuation of Policies.—No provision in the statutes; valuations are accepted on the basis of other States, viz.: the Actuaries' Table of Mortality, with interest computed at four per cent. Any contract that makes a part of the constitution and by-laws of the company a part of such contract must have attached thereto a copy of such constitution and by-laws.

Annual Statements.—Annual statements must be filed within thirty days from January I, showing the business and condition of the company December 31 preceding.

Agents.—Agents must execute a bond to the State Treasurer, with two or more approved securities, in a sum not less than \$200 (bond of \$500 required of life agents), conditioned to make annual returns required by law, and that they will pay the taxes required. An agent doing business in one town prohibited from establishing a branch agency in another town. Companies prohibited from doing business except through licensed resident agent. Every person acting in any manner for an insurance company who is accountable to any agent of such company for premiums received shall be designated as a sub-agent. All agents and sub-agents must procure licenses from the Commissioner, renewable annually, on April 1, under general law that went into effect February 1, 1896. Agents of life companies required to publish an abstract of annual statement, approved by Insurance Commissioner, in a newspaper printed in the county in which he does business, once a week for three successive weeks in the month of March, which is attended to by the companies direct.

Examinations.—The Commissioner may examine any company doing business in his State whenever he shall deem it important for the safety of policyholders, and may publish the result in one or more newspapers.

Fees.—For filing a copy of charter, \$30; filing preliminary statements. \$20; filing annual statement, \$20; issuing certificate to agent, \$2; all firms of general agents counted

as one agency; copy of service of process, \$2; examination of company, actual expenses incurred. Other fees regulated by retaliatory provisions.

Taxes.—In the month of January of each year agents are required to make a return to the State Treasurer of the amount of the insurance placed by them during the preceding year, the premiums received, and at the same time shall pay to the Treasurer a tax of two per cent on such premiums. Other taxes and requirements regulated by retaliatory provision.

Penalties.—Any person acting as agent for an unauthorized company shall be fined not less than \$300 nor more than \$1000. An agent doing business without complying with the laws of the State incurs a penalty of \$1000. An agent refusing or neglecting to answer interrogatories of the Commissioner for thirty days is liable to a fine of \$1000.

ADDITIONAL NOTES FROM THE STATUTES.

Brokers.—Any person, not an officer or agent of a company, aiding in negotiating insurance shall be deemed a broker, and must pay a license fee of \$10.00 to the Insurance Commissioner.

Discrimination.—Discrimination between insurants of the same class and equal expectation of life, as to rates, benefits or conditions of contract is prohibited. Penalty, a fine not exceeding \$100.

Miscellaneous Companies.—Surety companies must have at least \$250,000 capital; all other companies, \$100,000.

SOUTH CAROLINA.

SUPERVISING OFFICER, A. W. JONES, COMPTROLLER-GENERAL OF STATE, COLUMBIA.

Preliminary Documents.—Company must file certificate of its charter and obtain license, which will authorize it to do business in every county in the State. Such license to expire March 31 of each year. A statement of the financial condition of the company must also be filed.

Attorney.—The company must appoint a resident agent as attorney to accept service of legal process.

Funds.—Company must have \$100,000 capital or surplus, or file certificate that it has on deposit with the proper officer of some State \$100,000 for the protection of all policyholders; in the absence of capital, a deposit of \$10,000 is required.

Companies of Other Countries.—Foreign companies must comply with the same requirements as domestic companies as to payment of taxes.

Policies Non-forfeitable.—After a policy has been in force two years, the company is deemed to have waived its right to question statements made in the application.

Annual Statements.—Annual statements must be filed prior to March 31 showing its condition on December 31 preceding.

Agents.—Copy of appointment must be filed with Comptroller-General giving post-office address and residence. Agents must make a return between January 1 and February 20, showing the gross receipts and the value of personal property of the company at the agency.

Examinations.—Upon being satisfied that any company is unsafe or insolvent, it is made the duty of the Comptroller-General to refuse to license it and to cancel any license that may have been issued. When he has reason to doubt the solvency of any company doing business in the State, he must accept a certificate from the proper officer of the State under whose authority it was organized as proof of its solvency.

Licenses.—For license authorizing company to do business, \$100. Also a "graduated license fee" of one-half of one per cent on gross premiums received during the three months immediately preceding the payment of such fee, to be made direct to State Treasurer. Quarterly returns of premiums to be made to the office of the Comptroller-General on the last days of March, June, September and December. (The City of Columbia

imposes a special license of \$50 for the first \$1000 of premiums received by the agent, and \$30 for each additional \$1000.)

Taxes.—Every insurance company, of any class, not organized under the laws of the State, shall make a quarterly return to the Comptroller-General of its gross income for the preceding quarter, which return shall state in detail the amount of gross premiums, gross receipts or gross income collected by such company, in each of the various counties in the State. These returns to be made on the 31st of March, 30th of June, 20th of September and 31st day of December in each year. Immediately after the close of the year the Comptroller-General will report to the county auditor in each county a statement of the amount of gross premiums collected in such county during the preceding year, which statement shall be placed on the duplicate in such county, together with the other items now included in the taxable property of such company. Taxes are due and payable from October 15 to December 31 to County Treasurer. (The city of Columbia imposes a license of \$50 for the first \$1000 premiums, and \$30 for each additional \$1000.)

Penalties.—For each violation of the provision of the statutes a penalty of not less than \$100 nor more than \$500 is imposed for each offense.

Miscellaneous Companies.—Surety companies must have a capital of not less than \$250,000. All companies required to pay a license fee of \$100 per annum to the Comptroller-General.

SOUTH DAKOTA.

SUPERVISING OFFICER, JOHN C. PERKINS, INSURANCE COMMISSIONER, PIERRE.

Preliminary Documents.—Company must file with the Commissioner of Insurance a certified copy of its charter and a statement showing its financial condition; also a certificate showing that it has at least \$100,000 of assets deposited with the proper officer of some State for the protection of all its policyholders.

Attorney.—A resident of the State must be appointed and empowered to accept service of legal process, or Commissioner of Insurance may be appointed.

Funds.—Company must have assets amounting to at least \$100,000 deposited with the proper officer of some State for the protection of all its policyholders in the United States.

Valuation of Policies.—Policies are valued on basis of the American Experience Table and four and one-half per cent interest, or the Actuaries' Table and four per cent interest.

Annual Statements.—Annual statements must be filed within two months from January I, and must be published at least three times in one of three papers designated by the Commissioner of Insurance, and printed and published in each judicial circuit of the State in which the company shall have an agency, within ninety days from the filing of the statement. Advertisements must be paid for at legal rate, which is 75 cents per square of twelve lines of nonpareil type or its equivalent for the first insertion, and 50 cents per square for each subsequent insertion. (Goes into effect July I, 1903.)

Agents.—Agents must obtain from the Commissioner of Insurance a certificate entitling them to do business. Certificates renewable annually.

Rebating.—Not prohibited.

Examinations.—The Commissioner may, personally or by an authorized suitable person, make examinations at any time.

Fees.—For filing copy of charter, \$25; annual statement, \$10; issuing certificate of authority and certifying the same, \$2; copies of papers on file, 20 cents per folio; certifying same, \$1; examinations of companies, actual expenses incurred, not exceeding \$10 per diem. All fees subject to reciprocal laws of the State.

Taxes.—At the time of filing annual statement, company is required to pay into the State Treasury two and one-half per cent on the gross premiums received in the State during the preceding year. Such taxes in lieu of all other State and local taxes. Reciprocal laws govern taxes, fees, etc., same to a penalty of \$500 for each violation. For neglect to file statements as required, \$100.

Penalties.—Violation of any of the provisions of the act subjects the party violating.

ADDITIONAL NOTES FROM THE STATUTES.

Fraudulent Statements.—Any agent, physician, or other person, making fraudulent statements to obtain insurance, shall be deemed guilty of a misdemeanor, and subject to a fine not exceeding \$1000 or imprisonment not more than one year, or both fine and imprisonment.

Medical Certificate.—When a medical examiner has certified that the applicant is a fit subject for insurance, company is estopped from defending on the ground that insured was not in good health.

Miscellaneous Companies.—Every company must have a capital of at least \$100,000. Fidelity and surety companies must comply with the laws relating to life companies.

Misstatement of Age.—When the applicant has misstated age in his application, company may charge premium as of his correct age, but can make no other deduction from policy on account of such misstatement.

TENNESSEE.

SUPERVISING OFFICER, REAU E. FOLK INSURANCE COMMISSIONER, NASHVILLE.

Preliminary Documents.—Company must file a certified copy of charter, a certificate of the Insurance Commissioner of the State where incorporated, to the effect that it has authority to do the character of business in such State it desires to do in Tennessee, and a verified statement showing its condition December 31 preceding. Company must also file a copy of its charter with the Secretary of State.

Attorney.—Company must appoint the Insurance Commissioner its agent to accept service of legal process and stipulate that service on the Commissioner shall be valid.

Funds.—Company must possess actual cash assets over and above all liabilities to the amount of at least \$100,000, invested in accordance with the laws of the State under which said company is organized.

Deposit.—Company required to have a deposit of \$100,000 with the proper financial officer of the State wherein it is organized, and must present certificate to the Commissioner that such funds are held by him for the security of the policyholders of the company.

Valuation of Policies.—The basis of valuation is the Combined Experience or Actuaries' Table or American Experience Table of Mortality with interest at the rate of four per cent per annum. Commissioner required to value the policies of all companies, but is allowed to accept valuation made by the Commissioner of another State, provided such valuation is on the required basis.

Annual Statement.—Annual statements must be filed within thirty days from December 31, showing the condition of the company on December 31 preceding. But for good cause shown Commissioner may extend time thirty days.

Agents.—Company must verify to the Commissioner the names of all agents appointed in the State, and must obtain from the Commissioner certificates of authority for each agent to do business. Each agent is required to have a certificate of authority. Certificates renewable annually in January. Agents personally reliable for insurance placed in unauthorized companies. Agents must pay an annual tax of \$10.

Examinations.—The Commissioner of Insurance is authorized to examine into the affairs of any company doing business in the State whenever he shall deem it expedient, and to publish the result in one or more newspapers.

Fees.—For filing copy of charter with Secretary of State, graded according to amount of capital stock; for filing preliminary papers with Commissioner of Insurance, including financial statement, \$30; filing annual statement, \$25; issuing certificates of authority, or renewal thereof, \$2; for each seal of office with certificate, \$1; copies of papers on file, 20 cents per folio. Fees subject to change by reciprocal provision in law.

Taxes.—Company is required to report in July and January in each year the amount of gross premiums collected in this State during the preceding six months ending with

Iune 30 and December 31, and to pay into the State Treasury \$2.50 on each \$100 of premiums received. Each agent, including each member of a firm or agency, shall pay a State tax of \$10 in lieu of all other taxes, such tax to be paid direct to the Insurance Commissioner. Taxes subject to change by reciprocal provisions in law.

Penalties.—Agents doing business for an unauthorized company liable to a fine of from \$100 to \$200 or imprisonment for not more than thirty days, or both, in the discretion of the court. Company neglecting to make return or pay taxes as required incurs a penalty of \$500. A company that neglects to file its annual statement within the time required by law, incurs a penalty of \$100 for each day neglected. For violation of any provision of the law the penalty whereof is not specifically stated, a fine of not more than \$500 is incurred.

ADDITIONAL NOTES FROM THE STATUTES.

Discrimination.—Discrimination between insurants of the same class and equal expectation of life as to rates, benefits or conditions of contract is prohibited. Penalty, a fine of not less than \$100 nor more than \$500 for company; for officer or agent, a fine not exceeding \$100, or imprisonment not exceeding thirty days, or both fine and imprisonment.

Misrepresentations.—Misrepresentations in application shall not void policy unless such misrepresentations were made with intent to deceive, or increase the risk of loss.

Advertising Financial Condition.—Company must not publish its assets unless it shall in the same connection and with equal conspicuousness publish its liabilities, and any publication purporting to show its capital shall exhibit the amount of such capital as has been paid in cash. Penalty for issuing advertisement contrary to the requirements is a fine of not less than \$100 nor more than \$500.

Miscellaneous Companies.—Plate glass and live stock insurance companies must have at least \$100,000 capital. All other companies not less than \$200,000.

TEXAS.

SUPERVISING OFFICER, W. J. CLAY, INSURANCE COMMISSIONER, AUSTIN.

Preliminary Documents.—Company must file a certified copy of its charter and bylaws, giving the name and residence of each of its officers, directors and members, also a verified statement showing the condition of the company.

Attorney.—A stipulation must be filed by level premium companies authorizing a resident citizen of this State to accept service of legal process. Natural premium companies must appoint Commissioner; other companies may appoint any one to accept service in the State.

Funds.—Company must possess at least \$100,000 invested in State and other securities.

Deposit.—Company must furnish certificate that it has at least \$100,000 deposited with the proper officer of some State, or in lieu thereof must deposit a similar amount with the Treasurer of this State.

Application.—Copy of application must accompany policy, except in the case of life policies, which are indisputable after two years or less. Misrepresentation in application no defense, unless material to the risk. Company must notify the insured or beneficiaries within ninety days of the discovery of any misstatement. After two years, misstatements in application shall not constitute a defense, provided company has not up to that time the correctness of same.

Annual Statements.—Annual statements must be filed within sixty days from January I, showing the condition of the company on December 31 preceding.

Agents.—Agents must obtain from the Commissioner a certificate of authority, to be renewed annually before March 1. Company must furnish a list of agents appointed in Texas each year.

Valuation of Policies.-American Experience Table at four and one-half per cent.

Examinations.—The Commissioner is authorized to examine into the condition of any company doing business in the State whenever he deems it expedient, and to publish the result; expense of examination to be paid by the company.

Fees.—For filing annual statement, \$20; for each certificate of authority, \$1; notice of qualification, \$1. Copies of papers on file, 20 cents per folio; certificates of same, \$1; valuing policies, \$10 for each \$1,000,000 of insurance; other fees regulated by reciprocal provision.

Taxes.—Companies required to pay a tax of two per cent on gross premiums collected within the State. In addition, every foreign corporation authorized to do business in the State shall, at the time so authorized, and on or before the first day of March of each year thereafter, pay to the Secretary of State the following franchise tax: Every such corporation having an authorized capital stock of \$25,000 or less, an annual franchise tax of \$25; every such corporation having an authorized capital stock of more than \$25,000 and not exceeding \$100,000, an annual franchise tax of \$100; every such corporation having an authorized capital stock of over \$100,000, an annual franchise tax of \$100, and in addition thereto an annual franchise tax of \$1 for every \$10,000 of authorized capital stock over and above \$100,000, and not exceeding \$1,000,000; and if such authorized capital stock exceeds \$1,000,000, then such corporation shall pay a still further additional tax of \$1 for every \$100,000 over and above \$1,000,000.

Penalties.—For violation of the insurance laws the offender incurs a penalty of not less than \$500 nor more than \$1000 and imprisonment from three to six months.

Miscellaneous Companies.—Every company must have at least \$100,000 capital. Guaranty and fidelity companies are required to deposit with Treasurer securities to the amount of \$50,000. All companies must pay tax of one per cent on gross premium receipts in the State.

UTAH.

SUPERVISING OFFICER, J. T. HAMMOND, SECRETARY OF STATE, SALT LAKE CITY.

Preliminary Documents.—All foreign corporations, insurance or otherwise, must file with the Secretary of the State and with the County Clerk of the county wherein their principal office is located, within sixty days after commencing business, a copy of its last annual statement, a certified copy of certificate of incorporation, articles of incorporation or charter and by-laws, coupled with an acceptance of the State constitution, also a verified statement showing the name and location of the company and the amount of capital stock, assets and liabilities, and surplus. Must also file an authenticated abstract of the laws of the State or government under which it is organized.

Attorney.—Company must appoint an attorney or agent residing in the county where its principal office is located to accept service of legal process.

Funds.—The law provides "that it shall not be lawful for any life insurance company to transact a life insurance business in the State unless it shall have a paid-up capital of not less than \$200,000." Except fraternal or mutual companies.

Annual Statements.—Annual statements must be filed with the Secretary prior to the first day of March, and must be published four times in some newspaper having a general circulation, published in the State.

Agents.—Agents must procure a certificate of authority from the Secretary, renewable annually.

Examinations.—The Secretary of State is required upon the application of twenty-five policyholders to make an examination into the affairs of any insurance company doing business in this State and to publish the result of such investigation whenever he deems it for the best interests of the public.

Fees.—Filing copy of certificate of incorporation, \$25; filing acceptance of constitution, \$3; certificate of authority to company, \$5; filing list of authorized attorneys, \$1; filing notice of appointment of agents and solicitors, \$5; certificate of authority to agents and solicitors, \$5 each; renewal of certificates, \$2; for filing statement, \$25; issuing a

certificate of authority and each subsequent certificate, \$5; issuing certified copy of annual statements for publication, \$5; filing tax statement, \$2.

Taxes.—One and one-half per cent on gross premiums collected.

Penalties.—Agent doing business without obtaining certificate of authority is deemed guilty of a misdemeanor and is punishable accordingly.

Miscelloneous Companies.—Surety companies must file the same preliminary documents as life and fire companies. They must have an unimpaired capital of \$250,000 and a deposit of \$100,000 in securities deposited with the State authority where incorporated, and \$25,000 deposited in Utah. Deposits to be in interest bonds or stocks worth par.

VERMONT.

SUPERVISING OFFICERS, FREDERICK G. FLEETWOOD, SECRETARY OF STATE, MORRISVILLE; JOHN L. BACON, STATE TREASURER, HARTFORD.

Preliminary Documents.—Company must file a certified copy of its charter and bylaws, and a verified statement showing its capital, assets and liabilities.

Attorney.—Company must appoint the Secretary of State its attorney to accept service of legal process.

 \bar{F} unds.—Every company must possess at least \$100,000, and in addition assets equal to its liabilities.

Deposit.—Reciprocal provisions.

Valuation of Policies.—Net value of policies issued before January 1, 1903, to be computed upon basis of "Actuaries" Table of Mortality, with four per cent interest. Net value of policies issued after December 31, 1902, to be computed upon basis of "American Experience" table, three and one-half per cent. Company may elect to reserve on three per cent basis.

Annual Statements.—Annual statements must be filed before March 1, showing the condition of the company on December 31 preceding.

Agents.—Agents must be residents of Vermont and must file with the Commissioner a certificate of appointment and obtain a license, renewable annually on April 1.

Examinations.—The Insurance Commissioner is authorized to examine into the condition of any company doing business in the State at any time.

Fees.—For filing charter, \$30 (reciprocal); filing annual statement, \$20; issuing license to company, \$5; license to agents, \$2; license to brokers, \$10.

Licenses.—Companies and agents must procure licenses annually.

Taxes.—Company must pay, during the month of February, an annual license tax of \$10 for the first \$50,000, or less, of capital stock or deposit, and \$5 for each additional \$50,000, or fractional part thereof, but the whole tax not to exceed \$50, and a tax of two per cent upon premiums received in the State during the preceding calendar year. [Domestic life companies must pay an additional tax of one per cent annually on surplus above the necessary reserve computed at four per cent; the value of real estate taxed locally may be deducted from such surplus.] The amount of tax to be paid is determined by deducting from the gross premiums the reinsurance in authorized companies, return premiums, unused balances of premium notes, and dividends to policyholders. Reciprocal provisions apply to all taxes, fees, fines, penalties, deposits, obligations or prohibitions when by the laws of any other State or foreign country, greater taxes, fees, fines, penalties, etc., are required than those above stated.

Penalties.—For any violation of the law relating to insurance a fine not exceeding \$2000 will be imposed. Agents doing business without a license or for unauthorized companies are liable to a fine not exceeding \$1000. For violation of the anti-rebate law a fine of \$500 is provided.

ADDITIONAL NOTES FROM THE STATUTES.

Discrimination.—Discrimination between insurants of the same class and equal expectation of life, as to rates, benefits or conditions of contract is prohibited. Penalty, a fine not exceeding \$500.

Miscellaneous Companies.—No special provisions for companies other than life, fire, fidelity and surety and accident, except as to mutual live stock companies, which, in the discretion of the Commissioners, if chartered by any of the New England States or organized under the laws of New York, may be licensed. Fidelity insurance and corporate surety companies are also recognized and legalized on official bonds to State, county, city, town or to any corporation or association, public or private.

VIRGINIA.

SUPERVISING OFFICER, MORTON MARYE, AUDITOR OF PUBLIC ACCOUNTS, RICHMOND.

Insurance supervision is in charge of the State Corporation Commission at Richmond, which was created on March 1, 1903. Beverly T. Crump is chairman.

Preliminary Documents.—Company must deposit with the Treasurer bonds of the State of Virginia, or of the United States, or of the cities of Richmond, Petersburg, Lynchburg, Norfolk, Alexandria, Danville, Winchester, Manchester, Portsmouth, Roanoke or Staunton, to an amount equal in cash value to five per cent of its capital stock, but not less than \$10,000 or more than \$50,000. Company must give bond, with two approved sureties on a guaranty company authorized to do business in Virginia of not less than \$1000 nor more than \$5000, conditioned to make returns and pay taxes as required by law.

Attorney.—A citizen of the State and a resident of the city of Richmond must be appointed agent to accept service of legal process. When agent dies or removes from State, or resigns or is removed, another agent is to be appointed, and if none be appointed service may be made on Auditor of Public Accounts of the State.

Deposit.—Company must deposit with the State Treasurer bonds of the State of Virginia, or of the United States, or of the cities of Richmond, Petersburg, Norfolk, Lynchburg, Alexandria, Danville, Winchester, Manchester, Portsmouth, Roanoke or Staunton, of not less than \$10,000 nor more than \$50,000. Amount of the deposit must be equal in cash value to five per cent of the capital stock of the company. Same law as to mutual companies.

Valuation of Policies.—The basis of valuation is the American Experience Table of Mortality, with interest at four and one-half per cent.

Annual Statements.—Annual statements must be filed with the Auditor on or before March 31, showing the condition of the company on the 31st of December preceding. Such statement to be published, at company's expense, once a week for four weeks in some paper issued either weekly or daily in the county, town or city where the principal office is located, or where the principal business of such company is done, and if there be no paper published in such county, town or city, then in such paper issued either weekly or daily in the State of Virginia, as the Auditor may, in his discretion, select, and in pamphlet form at expense of company.

Fees.—Fees are covered in the license to company.

Licenses.—Upon making the required deposit and paying a specific license fee of \$200, the company may obtain a license to do business from the Auditor of Public Accounts. Licenses to be paid annually on January I.

Taxes.—Company must certify to the Auditor of Public Accounts before March 1 of each year the gross amount of assessments, premiums, dues and fees collected or received, or obligations taken therefor, in the State during the preceding year, and pay into the Treasury a tax of one per cent thereon. Treasurer authorized to assess company one-twentieth of one per cent, for safe keeping of bonds deposited, etc.

Penalties.—Any person acting as an agent for an unauthorized company to forfeit a sum not exceeding \$7000 nor less than \$30. For neglecting to pay taxes a penalty of five per cent a month, or fraction thereof, during the continuance of such failure, is incurred. For failure to make annual report a fine of not less than \$1000 nor more than \$1000 is provided.

Miscellaneous Companies.—Surety companies must have \$250,000 capital and give bond not less than \$1000 nor more than \$5000, conditioned that it will make annual returns and pay taxes. All miscellaneous companies must pay annually a specific tax of \$200, except live stock companies, which must pay \$100.

Deposit of Securities.—Every surety company must, by an agent employed to superintend or manage its business in the State, deliver under oath, to the Treasurer of this State, a statement of the amount of capital stock of such company, and deposit with him bonds of the State of Virginia or of the United States, or bonds of the cities of Richmond, Petersburg, Lynchburg, Norfolk, Alexandria, or Danville, to an amount equal to five per cent on said capital stock, and the Treasurer shall thereupon give the agent a receipt for the same; provided, that the cash value of the securities so deposited need not be more than \$25,000, nor shall be less than \$12,500. Said securities shall be assigned to said Treasurer and his successors in office in trust for the purpose of this act. The Treasurer shall require any such company to make good any depreciation or reduction in value of said securities, and he shall, in the month of December of every year, examine all securities so deposited with him for the purpose of ascertaining whether any of them have depreciated or have been reduced in value. The Treasurer shall give to the company authority to draw the interest on the bonds, as the same may become due and payable, for the use of the company, which authority shall continue in force until the company fails to pay any of its liabilities in this State by reason of its becoming security, or by reason of its assuming any duty or obligation of like nature, as principal or otherwise, by becoming fiduciary, and which failure has been ascertained by agreement to the parties binding on such company, or by judgment, order, or decree of a court of competent jurisdiction against such company, not appealed from, superseded, or stayed; and, in case of such failure so ascertained, the party charged with the payment of such interest shall be notified of such failure and thereafter such interest shall be payable to the Treasurer, to be applied, if necessary, to the payment of such liabilities.

WASHINGTON.

Supervising Officer, SAM. H. NICHOLS, Secretary of State and Insurance Commissioner, Olympia. J. H. SCHIVELY, Deputy Commissioner.

Preliminary Documents.—Company must file with the Secretary of State, who is exefficio Insurance Commissioner, a copy of its articles of incorporation and charter
certified by the State or county officer having custody of the original, also a certificate of
the proper officer of the State in which it was organized setting forth that it has unimpaired capital of not less than \$100,000.

Attorney.—A citizen and resident of the State must be appointed to accept service of legal process. In the absence of such attorney service may be made upon the Commissioner.

Funds.—Companies must have a paid-up capital or net assets of \$100,000 at least.

Companies of Other Countries.—Foreign companies must have at least \$200,000 deposited with the proper officers of some State for the protection of policyholders in the United States.

Annual Statements.—Company must file with the Commissioner, on or before February 15, a statement showing the business done in the State during the previous year, and on or before March 1 must file the usual statement showing the condition of the company December 31 preceding.

Examinations.—The Commissioner of Insurance is authorized to make examinations of companies whenever he shall deem it necessary for the interests of policyholders.

Fees.—Filing articles of incorporation, \$35; issuing certificates, \$10; filing annual statement, \$10; filing statement of business done in the State, \$10; filing any other paper, \$1; copies of papers on file, 20 cents per folio; certification of same, \$1. All other agents

must pay a fee of \$5, but one such license authorizes the solicitation of all kinds of insurance other than fire and marine. Examination of companies, actual expenses.

Taxes.—A tax of two per cent on premiums less amount paid for losses must be paid to Insurance Commissioner.

Miscellaneous Companies.—All companies must file with the Insurance Commissioner certified copies of articles of incorporation or charter, power of attorney and certificate showing a paid-up and unimpaired capital or net assets of \$100,000. All companies pays a tax of two per cent on net premiums collected. These are paid to the Insurance Commissioner. A sworn statement of all premiums collected and losses paid is required to be made to the Insurance Commissioner by February 15 of each year. Filing annual statement of Washington business, \$10. Surety companies must have unimpaired capital or net assets amounting to \$350,000.

WEST VIRGINIA.

SUPERVISING OFFICER, ARNOLD C. SCHERR, STATE AUDITOR, CHARLESTON.

Preliminary Documents.—Company must file with the Auditor on or before March 1, each year, a verified statement setting forth the condition of the company at the close of the preceding year.

Attorney.—Some resident of the State must be appointed attorney to accept service of legal process.

Funds.—Company must possess at least \$100,000 capital invested in approved securities.

Annual Statements.—Annual statements must be filed in the month of January showing the condition of the company December 31 preceding.

Agents.—Companies must procure a certificate of authority from the Auditor for each agent, a copy of which is to be filed in the office of the Circuit Court in each county in which the agent does business, and must be published in some newspaper of general circulation published in the State. Certificates renewable annually on January 1, or within sixty days thereafter, to be filed and published as above. A law passed in February, 1901, requires companies to appoint a resident agent who shall countersign all policies issued in the State and receive all commissions thereon.

Examinations.—The Auditor is authorized to examine into the affairs of any company doing business in the State whenever he shall deem it to be necessary; the expenses of such examinations to be borne by the companies.

Fees.—For filing annual statement, \$10; issuing certificate of authority, \$5.

Taxes.—Companies are required at the time of filing annual statement to pay into the State Treasury a tax of one and one-half mills on each dollar of risks written in the State during the previous year.

Penalties.—Any company or agent failing to make the return or pay the taxes or fees as required, or who shall make a false return, is liable to a fine of not less than \$1000 nor more than \$1000 for each offense. For transacting business for an unauthorized company a penalty of not less \$20 nor more than \$200 for each offense is provided. Any violation of the anti-rebate law constitutes a misdemeanor, and in addition to the penalty provided for such, the certificate of authority granted the offender shall be revoked and no other issued him for three years.

ADDITIONAL NOTES FROM THE STATUTES.

Discrimination.—Discrimination between insurants of the same class and equal expectation of life, as to rates, benefits or conditions of contract, is prohibited. Penalty, a fine not less than \$100 nor more than \$500.

Miscellaneous Companies.—Amount of capital must be satisfactory to Auditor, and a tax of one-tenth of one mill on each dollar of gross risks written is required.

Wisconsin.

SUPERVISING OFFICER, ZENO M. HOST, COMMISSIONER OF INSURANCE, MADISON.

Preliminary Documents.— Company must file a copy of its charter with the Commissioner and a verified statement showing its condition, and a copy of its last annual report.

Attorney.—Company must appoint the Commissioner of Insurance attorney to accept service of legal process. Service may also be made upon any agent of the company in the State.

Funds.—Company must possess at least \$100,000 invested in securities approved by the Commissioner.

Valuation of Policies.—The basis of valuation is the American Experience Table of Mortality, with interest at four and one-half per cent.

Annual Statements.—Annual statements must be filed on or before March 1, showing the condition of the company December 31 preceding.

Agents.—Agents must procure from the Commissioner a license to be renewed annually on March 1.

Examinations.—The Insurance Commissioner may examine any company doing business in the State whenever he shall deem it expedient to do so.

Fees.—For filing certified copy of charter, \$25; filing annual statement, \$25; license to agents, \$1; copies of papers on file, 15 cents per folio; certifying same, 50 cents; valuation of policies, 1 cent for each \$1000 of insurance; examination of companies, reasonable compensation fixed by the Commissioner and necessary expenses not to exceed \$5 per day and 5 cents per mile, each way; other fees regulated by reciprocal provision.

Taxes.—Companies required to pay \$300 license fee in Wisconsin. Company doing an accident business must pay two per cent on premium receipts.

Penalties.—Agent or company doing business without having first obtained a license is liable to a fine of not less than \$50 nor more than \$500 for each offense. For willfully making false statements, a fine not exceeding \$500 nor less than \$50 is imposed. For violation of the anti-rebate law, license to be revoked for three years.

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ADDITIONAL NOTES FROM THE STATUTES.

Discrimination.—Discrimination between insurants of the same class and equal expectation of life, as to rates, benefits or conditions of contract is prohibited. Penalty, revocation of license.

Miscellaneous Companies.—Accident companies must be possessed of a cash capital of \$100,000 and maintain a deposit with the Insurance Department of the State where organized of an equal amount; reinsurance reserve of such companies, fifty per cent of the gross premiums of all policies in force. Companies must file an annual statement during the month of January and pay taxes equal to the two per cent upon the gross premiums received in the State.

WYOMING.

Supervising Officer, LEROY GRANT, Auditor and Ex-Officio Insurance Commissioner, Cheyenne.

Preliminary Documents.—Company must file a certified copy of its charter and a verified statement, showing its condition, and, on obtaining certificate from the Auditor, publish the same in two newspapers of general circulation in the State, one of which is published at the capital.

Attorney.—The State Auditor must be appointed attorney for the company to accept service of legal process.

Funds.—The law declares that every company desiring to transact business in the State shall possess an actual paid-up capital of not less than \$300,000. Mutual life companies must have surplus of at least \$300,000.

Deposit.—Companies of foreign countries required to have a deposit of \$100,000 in some one of the States or Territories.

Annual Statements.—Annual statement must be filed with the Auditor within sixty days from January 1, showing the condition of the company December 31 preceding.

Agents.—Agents must procure a certificate of authority from the Auditor. All advertisements must set forth the location of the company, its actual paid-up capital and cash assets. All business must be done by resident agents.

Examinations.—The Insurance Commissioner is authorized to appoint one or more persons to examine into the affairs of any company doing business in this State whenever he shall deem it expedient, and he may publish the results of such examinations in one or more papers if he deems it for the best interests of the public to do so.

Fees.—For filing application and issuing certificate, \$50; filing annual statement, \$25, for issuing certificates of authority to agents, \$1; copies of papers on file, 15 cents per folio; certifying same, 50 cents; examination of companies, actual expenses incurred. A certificate of acceptance of State Constitution must be filed; fee, \$2.50. Retaliatory provision.

Licenses.—No provision. Law of 1891 prohibits discrimination in favor of individuals of the same class and age.

Taxes.—A tax of two and one-half per cent of gross premiums is exacted, and a report of premiums collected must accompany the annual report.

Penalties.—For doing business without complying with the law a fine of not less than \$50 nor more than \$1000, or imprisonment, or both, is imposed. Any violation of the anti-rebate law is made a misdemeanor and incurs a fine of \$500 when the amount of insurance is \$25,000 or less, and \$500 for each additional \$25,000.

Miscellaneous Companies.—Fidelity companies must comply with the laws relating to life insurance companies. Guaranty and surety companies must have fully paid up capital of at least \$1,000,000. Special requirements for companies insuring live stock.

CANADA.

Supervising Officer, WILLIAM FITZGERALD, Superintendent of Insurance, Ottawa.

Preliminary Documents.—Company must file certified copy of its charter and a statement showing its condition December 31 preceding, and power of attorney from the company to its chief agent in Canada.

Attorney.—An agent of the company at its head office in Canada must be appointed to accept service of legal process.

Deposits.—Companies are required to deposit \$50,000 with the Minister of Finance, and to make additional deposits as required sufficient to equal the liabilities to policyholders in Canada, including matured claims and the full reserve or reinsurance value upon policies in force in Canada after deducting any claim the company has against such policies; or to place such sum in the hands of trustees in Canada for the benefit of Canadian policyholders, under a trust deed to be approved by the Minister.

Valuation of Policies.—Policies issued prior to January 1, 1900, are, until January 1, 1910, to be valued by Institute of Actuaries' H. M. Table of Mortality, with interest at four and one-half per cent; from January 1, 1910, to January 1, 1915, these policies are to be valued on said mortality table with interest at four per cent, and on and after said last-mentioned date with interest at three and one-half per cent. Policies issued subsequent to January 1, 1900, are to be valued on Institute of Actuaries' H. M. Table of Mortality with interest at three and one-half per cent.

Annual Statements.—Every company incorporated or legally formed elsewhere than in Canada, and licensed to do business in Canada, must file annually, on or before March I, a statement of the Canadian business verified by the oath of the chief agent in Canada and must file a statement of its general business verified by the oath of its president, vice-

president or managing director and its secretary or actuary, within thirty days after it is required by law to be made to the government of the country in which the head office of the company is situate, or within thirty days after the submission of the same at the annual meeting of the shareholders or members of the company, whichever date first occurs; provided, however, that no such statement of general business need be deposited earlier than the 1st day of June, nor shall it be deposited later than the 3oth day of June next following the date thereof. The annual statement of Canadian companies showing forth their Canadian and foreign business must be filed on or before March 1 in each year, showing their condition at the preceding 31st day of December; policies to be valued every five years.

Agents.—No provision regarding agents.

Examinations.—The Superintendent shall visit the head office of each company in Canada at least once in every year, and when he deems it necessary to make a further examination of the affairs of any company and so reports to the Minister of Finance, the Minister is authorized in his discretion to instruct the Superintendent to visit the office of the company to examine its affairs, and the Minister may from time to time instruct the Superintendent to visit the head office of any company licensed in Canada and incorporated or legally formed elsewhere than in Canada and to examine into the general condition and affairs of such company at such head office outside of Canada.

Fees.—The expenses of the office of the Superintendent of Insurance to be paid by an assessment made pro rata upon the companies upon gross premiums received by them in Canada during the previous year. For valuation of policies, if in addition to the valuation of policies required to be made once in five years by the Superintendent, a further valuation is requested or required, a charge of three cents is made for each policy or bonus addition.

Licenses.—Each company must obtain a license from the Minister of Finance, to be renewed on April 1 of each year; notice of the original license to be published in The Canada Gazette and one newspaper in the place where the chief agency of the company is established; publication to be continued for four weeks; like notice to be given for three calendar months when the company proposes to cease business in Canada.

Taxes.—No provision for taxation.

Penalties.—For neglect to file annual statement, a penalty of \$10 for each day during which the company is in default is provided. Any person acting in any manner in behalf of an unlicensed company incurs a penalty of not less than \$20 nor more than \$50 for the first offense, and for the second offense imprisonment without the option of a fine.

Assessment Associations and Fraternal Orders.

The following brief synopses of the laws of the different States regarding the admission of assessment associations and fraternal orders will indicate the special requirements. For names of supervising officers see list of State officials.

ALABAMA.

The law of Alabama distinguishes between mutual aid associations and assessment life associations. Mutual aid, benefit and industrial companies or associations are defined as those issuing insurance against contingencies such as the birth or death of a child, upon marriage, death, sickness, or physical disability. The association's charter, together with the constitution, by-laws and certificate of membership or policy must be submitted to the Insurance Commissioner; a membership of 500 bona fide members must be maintained, and at least \$1000 paid in as a benefit fund. Said fund may be in cash or satisfactory securities deposited with the Department. Annual reports to be filed by March I. Tax, one per cent on net premiums and a license fee of \$20; incorporated companies paying State property taxes are exempt from latter fee. The Insurance Commissioner shall act as attorney for service. The Insurance Commissioner has supervision of mutual aid and assessment life associations. Assessment companies must have 100 members and \$250,000 insurance in force to procure a charter. A deposit of \$5000 with the State is required upon receipt of charter, and \$1000 thereafter for each million at risk up to \$100,000. No policyholder can be held liable for losses or liabilities of an association by reason of his being a member thereof. Assessment companies of other States must have on deposit in the State where it was incorporated at least \$100,000 for the benefit of all the policyholders. Annual statements must be filed on or before March I, showing the condition of the company on December 31 preceding, and its transactions for the year. Fee, \$101. The amount of every contingency insured against must be specifically stated in the policy.

Fraternal Orders.—Associations must file with the Insurance Commissioner copies of its charter, by-laws, certificate of membership, and must have at all times not less than 500 members, and at least \$5000 as a benefit fund, to be kept within the State as a protection to resident members. Annual statements must be filed on or before March 1, showing the operations of the association during the preceding calendar year, and pay a tax of one per cent on net annual premiums received in the State in such year. The Insurance Commissioner or such person as he may designate shall act as attorney to accept legal process. Benefits paid or to be paid under certificates in associations of this class cannot be attached for debts or liabilities. The law exempts certain benefit societies, and like orders, and it is held by the State authorities that this exemption makes the law

inoperative

Few requirements are made of fraternal orders by this State. All that is required of them is that they furnish certificate showing full compliance with the laws of their home State and that they maintain in this State a lodge system with ritualistic form of work.

ARIZONA.

Associations may be formed for the purpose of paying to the nominee of any member a sum, upon the death of said member, not exceeding three dollars for each member of such association. No such association shall exceed in number 5000 person. Such association formed by filing a verified certificate in the office of the Recorder of the County in which the principal place of business in Arizona is situated, and filing a like certificate in the office of the Secretary of Arizona; such certificate shall state the general objects of the association, its principal place of business, and the names of the officers elected to hold office for the first three months, and shall be signed by the said officers and verified by at least three of them.

ARKANSAS.

Arkansas has no special laws relating to assessment associations, but every insurance company without capital, seeking to do business in the State, is required to execute a bond in the sum of \$20,000 for the protection of policyholders, to be approved and filed with the Auditor of State.

CALIFORNIA.

Preliminary Documents.—Each association must deposit with the Insurance Commissioner a certified copy of its charter, or other instrument, required by its home authorities; a statement under oath of its business for the preceding year; an appointment of a general agent, service upon whom shall bind the corporation; a certificate that for the next preceding twelve months it has paid in full the maximum amount named in its contracts of insurance; copies of its contracts of insurance and applications, which must show that the liabilities of its members are not limited to fixed premiums; and evidence satisfactory to the Insurance Commissioner that the corporation has accumulated a fund equal to that required of like corporations in this State, constituting a reserve or surplus fund, held in trust for the benefit of its contract holders.

Annual Statements.—Annual statements must be filed with the Commissioner on or before February 1, showing the condition of the association on December 31 preceding, and also on or before January 15, showing business done in California only. Statements

must be published in daily newspaper.

Fees.—For filing charter, \$30; filing annual statement, \$20; other papers, \$5 each;

license to agent, \$1.

Taxes.—Governed by reciprocal legislation. Assessment companies charged \$70 for

admission.

Fraternal Orders.—The law relating to assessment associations does not apply to secret or fraternal societies, lodges or councils which conduct their business and secure membership on the lodge system exclusively.

COLORADO.

Preliminary Documents.—Company must file with the Superintendent of Insurance a certified copy of its charter, and power of attorney appointing Superintendent attorney for service of process, and a statement under oath of its president and secretary of its business for the preceding year; a certificate under oath of its president and secretary that it has paid for the twelve months then next preceding the amount named in its policies or certificates in full; a copy of its policy or certificate and application.

Annual Statements.—Annual statements must be filed with the Superintendent on or before March 1, showing the condition of the association December 31 preceding.

Taxes.—Two per cent on gross premiums received or written to be paid to Superin-

tendent of Insurance on or before March 1.

Fees.—For filing power of attorney and statement preliminary to admission, \$50; for filing copy of charter, \$25; filing annual statement, \$50; certificate of authority to do business, \$5; for each copy of such certificate, for use of agents, \$2; copies of papers on file, 20 cents per folio; certifying same, \$1.

Fraternal Orders.—The law requires that any benevolent or fraternal society or order

doing business under the lodge system that issues certificates of indemnity against loss by death, accident, or sickness of any of its members, shall file a copy of its charter or articles of incorporation with the Secretary of State. Annual statements must be filed with the Superintendent on or before March 1, showing the condition of the association December 31 preceding. Fees for filing annual statement, \$50. Some resident of the State must be appointed to accept service of legal process.

CONNECTICUT

Preliminary Documents.—Association must deposit with the Commissioner a certified copy of its charter and copy of its statement showing its business transactions for the year ending December 31 preceding; a certificate that it has paid and has the ability to pay its certificates or policies to the full limits named therein; that it does not issue such certificates upon lives of persons more than sixty-five years of age; that its certificates are payable only to the beneficiaries who have an insurable interest in the life of the insured; that an ordinary assessment upon its members is sufficient to pay its maximum certificate of membership, issued to residents of this State. A copy of the constitution and by-laws of the association must be filed, together with a copy of the form of each certificate issued by it, and a copy of the application. The Insurance Commissioner must be appointed the attorney of the association to accept service of legal process.

Annual Statements.—Annual statements must be filed with the Commissioner on or before March 1, showing the condition of the company December 31 preceding. Such reports to be made upon blanks to be furnished by the Insurance Commissioner, and

the substance thereof published in his annual report.

Fees.—For filing copy of annual statement, \$10; for filing copy of charter, reciprocal;

for granting license, \$10.

Fraternal Orders.—Fraternal orders must file with the Insurance Commissioner certified charter or articles of association and a copy of the constitution and by-laws; must also appoint the Insurance Commissioner their attorney to accept legal process; are re-

quired to make on or before the first day of March in each year a report of their operations during the year preceding ending on the 31st of December, and of its financial condition on that date. No paid agents allowed. Fees—For filing annual statement, \$5; for filing copy of charter, \$5; for granting permit, \$5.

DELAWARE.

Preliminary Documents.—Association must obtain from the Insurance Commissioner a certificate of authority to do business, file with him a certified copy of its charter, and appoint some resident within the State as its attorney to accept service of legal process.

Annual Statements.—Annual statements must be filed on or before March I, show-

ing the condition of the association on December 31 preceding.

Fees.—Company to pay an annual license fee of \$25, with a fee of \$2 for issuing said license. For filing charter, \$10; filing annual statement, \$10; for each agent's certificate of authority, \$2; copies of papers on file, 20 cents per folio; affixing seal and certifying same, \$1; examinations, actual expenses incurred; agent's State license, \$5.50.

Taxes.—Associations required to pay a tax of one and one-half per cent on gross

premiums collected in the State.

Fraternal Orders.—Every benevolent, charitable or fraternal organization or association duly organized, or existing, or which may hereafter be duly organized in this State, or operates in this State, is required to file copy of constitution, and appoint some resident within the State as its attorney to accept service of legal process, and to file an annual statement. Fee, \$10. Publication fee, \$3.

DISTRICT OF COLUMBIA

Preliminary Documents.—Associations must file with the Superintendent of Insurance a copy of its charter, certified by the proper officer of the State wherein it was in-

corporated.

Annual Statements.—Annual statement must be filed during the month of January with the Superintendent, and a sworn statement setting forth that they are now paying and for the twelve months next preceding have paid, the maximum amount named in its policy or certificate of membership, when and as the same became payable, and that one assessment upon its members is sufficient to pay the maximum amount for such certificate. It must also furnish evidence that it holds an emergency or surplus fund, as a guarantee of payment of future death claims, when the same is required by the charter or constitution of the company or association. License Fee.—Renewal license fee, \$5.

Penalties.—Failure to file the certificates as set forth subjects the association to a re-

Fraternal Orders.—Fraternal orders must be organized on the lodge plan, have a representative form of government, and each is required to file with the Superintendent of Insurance a copy of its charter, and articles of association; a copy of its by-laws, and appoint the Superintendent of Insurance as an attorney upon whom legal process may be served. It must show that it has authority to do business in the State or Territory wherein it was incorporated. Annual reports must be made on or before the 1st day of March in each year, showing its condition on the 31st day of December preceding.

FLORIDA.

Preliminary Documents.—Association must obtain a certificate of authority from the State Treasurer and file with him a certificate showing the condition of the association. Association must file a stipulation that service of legal process may be made upon an agent of the association in the State. Assessment life companies must show an investment of \$200,000, same as old-line companies. The laws of Florida make no distinction between them.

Annual Statements.—Annual statements must be filed with the Board of Insurance Commissioners in the month of January, showing the condition of the association December 31 preceding. Abstracts of these statements must be printed in a newspaper of

general circulation published at the capital.

Fees.—For filing statement, to the State Treasurer, \$10; association must pay an annual license fee of \$200 in October of each year, and each agent must pay \$5 annually to the State Treasurer and \$2.50 to the tax collector in each county in which they do business. Traveling agents, \$25 each.

Taxes.—All companies must pay a tax of two per cent upon gross premiums received

within the State.

Fraternal Orders.—Fraternal and benevolent societies are exempt from the operations of the law.

Sick and Funeral Benefit Associations.—Must have capital stock of at least \$5000, fifty per cent paid in. Ten per cent of capital stock to be deposited with State Treasurer in

cash or approved securities. Must obtain certificate of authority from State Treasurer and furnish statement annually as of December 31. Foreign companies required to furnish certificate of authority from home State and to have on deposit with the State \$5000 cash or approved securities. License tax, \$200; \$2 for each local agent and \$10 for each traveling agent. Fee for filing annual statement, \$5. The provisions of this act do not apply to secret or fraternal societies operated on the lodge plan.

GEORGIA.

Preliminary Documents.—Each association must file with the Insurance Commissioner a certified copy of its charter and a copy of its statement of business for the preceding year; such statement must show the number and amount of certificates of membership in force, and a detailed account of its expenditures, income, assets, liabilities, and a certificate setting forth that it has paid and has the ability to pay its certificates for the full amount named therein. Also a copy of its certificate and application for membership, and of its constitution and by-laws. Policies and all literature must be labeled in large type in red ink "issued on the assessment plan."

Annual Statement.—Annual statement must be made to the Commissioner on or be-

fore March 1, showing condition of the association December 31 preceding.

Deposit.—Association must furnish satisfactory evidence that it has on deposit with the proper officer of its own State not less than \$5000 for the protection of its policyholders. This deposit is to be increased in amount to \$20,000 by January 1, 1903.

Fees.—For filing statement of association, \$20; issuing certificates to agents, \$3 each,

for filing copy of charter, \$20.

Taxes.—All companies required to make returns of gross receipts for the year ending April 30, to be taxed at one per cent; returns to be made and taxes paid by July 1

of each year.

Fraternal Societies.—Organizations of other States must file with the Commissioner a certificate from the proper officer of its home State that it is authorized to transact business therein; a copy of its charter, and its consitution and by-laws; must appoint Commissioner as person to accept legal service. Annual reports must be filed on or before March I, showing business and standing of previous year. Fee for certificate to do business, \$10, payable annually.

IDAHO.

Preliminary Documents.—Association must file a copy of its charter, an agreement appointing the Insurance Commissioner its attorney to accept legal process; also certificate that it is paying, and for the last twelve months has paid, the maximum amount named in its policies; also a statement of its business of the preceding year; also copies of its constitution and by-laws, and of its policies and applications. It must also show that it is lawfully entitled to do business in the State wherein it is chartered. All policies must have printed conspicuously upon them in red ink, the words "assessment plan," and all advertisements, circulars, etc., must contain the same words in red ink.

Assets.—Company must have at least \$100,000 of assets.

Annual Statement.—Assessment companies must file with the Comptroller, by May I each year, on blanks furnished by him, a statement of the affairs of the company on December 31 preceding. A statement showing the condition of the association must be printed in a newspaper published at the capital.

Fees.—For filing charter, \$10; for filing preliminary statement, \$10; for filing annual

statement, \$10; for certificate of authority, \$3.

Fraternal Orders.—Associations doing business by the lodge plan, with ritualistic form of work and representative form of government, will be admitted to the State. Association must file with the Insurance Commissioner copies of its charter, constitution and bylaws, together with an appointment of the Commissioner as its attorney to accept legal process; it must also show that it is lawfully entitled to do business in the State wherein it is chartered. Annual report of its affairs and condition on December 31 preceding must be filed on or before March 1. Fee for filing annual statement, \$25; for permit, \$5.

ILLINOIS.

Preliminary Documents.—Company must deposit with the Insurance Superintendent a certified copy of its articles of incorporation; statement of its business for the preceding year: also certificate that it is paying, and for the twelve months preceding has paid, the maximum amount named in its policies or certificates in full; a certificate from the proper authority of its home State that Illinois corporations are legally entitled to transact business in such State; that the corporation accumulates a fund equal in amount to that required of similar corporations of this State; a copy of its policy or certificate, application and by-laws, which must show that the insured's liability to contribute to the payment of benefits is not limited to the payment of a fixed periodical sum; must appoint Insurance Superintendent attorney to accept legal service.

Annual Statements .- Association must file its annual statement with the Commis-

sioners on or before the 1st of March, showing the condition of the association on December 31 preceding.

Fees.—For filing application and charter, \$30; filing annual statement, \$10. These

in lieu of all other fees. Reciprocal provisions.

Fraternal Orders.—Each fraternal order must file with the Insurance Superintendent a certified copy of its charter and articles of incorporation, accompanied by a fee of \$10; also by a sworn certificate by its secretary that it has paid all approved death claims in full for a period of at least six months previous; also must appoint the Insurance Super-intendent its attorney to accept legal process. A certificate must also be filed showing that the order is authorized to do business in the State wherein it is organized. On or before March 1 of each year it must file a report showing its operations for the previous year. Orders not allowed to employ paid agents to solicit business, but may organize subordinate lodges.

INDIANA.

Preliminary Documents.—Assessment associations applying for license or renewal thereof to transact business in the State of Indiana are required to file with their application a copy of charter or articles of association and amendments thereto, certified by the State officer having custody of the original; certificate from the proper authority in its home State certifying that the association has been duly authorized to do business in such State, with a citation of the law under which it is organized, and further certifying that like associations of Indiana are legally entitled to do business in such State; appointment of the Auditor as attorney for service of process in Indiana; statement under oath of its chief officer and secretary in the form prescribed by the Auditor, showing its financial condition, its business operations for the preceding year, its membership and methods of doing business. The financial statement must show the association to be solvent; certificate under oath of its president and secretary that it is paying, and for the twelve months then next preceding has paid, the maximum amount named in its policies or certificate of membership in full; copy of by-laws and amendments thereto; copy of certificate of membership, which should show that the amount payable in event of death or other contingency is specific and not contingent upon the proceeds of one or more assessments. Certificate must not contain any provision by promise or calculation for the payment of endowments or an-nuities, nor the fixed cash values or loan values or paid-up values or extended insurance values during the lifetime of the member; this certificate must contain an emergency clause so plain in its composition that the member will have no misunderstanding about the right of the association to make additional or extra assessments. All certificates of membership must be uniform and of same character, differing only in denomination or amount payable; copy of application for membership and medical examiner's report; associations of other States must file an agreement duly executed by the proper officers, that such corporation, association or society will not enter into or issue within this State any contract of insurance, policy or agreement not authorized by the Act of March 9, 1897. Copies of literature used by solicitors in extending the business of the association are also required to be filed.

Annual Statements.—Annual statements must be filed with the Auditor on or before

March 1, showing the condition of the association December 31 preceding.

Fees.—For filing articles of association, \$25; for filing copy of annual statement, \$20;

other fees regulated by reciprocal provisions.

Fraternal Orders.—Fraternal beneficiary associations applying for license to transact business in the State of Indiana under the provisions of the Act of March 1, 1899, should file with their applications a copy of charter and amendments thereto, certified by the State officer having custody of the original; a certificate under oath of its chief officer and secretary that the association conducts its business upon the lodge system, with ritualistic form of work, and that it has a representative form of government; a certificate from the Superintendent of Insurance for the association's own State certifying that the association has been duly authorized to do business in such State, with a citation of the law under which it is organized; a statement under oath of its chief officer and secretary in the form prescribed by this office, showing its financial condition, its business operations for the preceding year, its membership and methods of doing business. This financial statement must show the association to be solvent; copy of constitution and by-laws certified to under oath by its chief executive officer and secretary. Appointment of the Auditor of State of the State of Indiana as attorney for service of process in Indiana, prepared on blank form furnished for the purpose. Copy of certificate of membership which should show that the amount payable in event of death or other contingency is specific and not contingent upon the proceeds of one or more assessments. Certificate must not contain any provision for the payment of endowments, dividends or annuities. Certificate should contain an emergency clause so plain in its composition that the member will have no misunderstanding about the right of the association to make additional or extra assessments. All certificates of membership should be uniform and of same character, differing only in denomination or amount payable, all members being of one class. Copy of application for membership and medical examiner's report. Copy of literature used by organizers or representatives in soliciting business and extending the operations of the association.

IOWA.

Preliminary Documents.—Association must file a copy of its charter, by-laws, certificate and application; also statement showing its condition. All statements filed must show that the death or surrender values of certificates is provided for, and that an ordinary assessment upon its members is sufficient to pay its maximum certificate to the full limit named therein. Association must also designate the Auditor of State its attorney to accept service of legal process, and must also stipulate that it will not transfer any action commenced in a State court to a United States court.

Annual Statements.—Annual statements must be filed on or before March 1, showing the condition of the association December 31 preceding; certificate issued to association required to be published once a week for four weeks in some newspaper published at the

Fees.—For issuing first license, \$25; filing annual statement, \$20; certificate to association, \$2; certificate for publication, \$2; examinations of associations, \$5 per day and

expenses; issuing license to agents, \$2; other fees regulated by reciprocal provision.

Taxes.—Companies must, at the time of filing their annual statements, pay a tax of one per cent upon the gross amount received on assessments, fees, dues or premiums on business done in the State during the preceding year. Applies to Iowa companies

Fraternal Orders.—Every such association shall, on or before the first day of March of each year, make and file with the Auditor of State, a report for the year ending on the 31st day of December immediately preceding. Such association shall not employ paid agents in soliciting or procuring members, except in the organization or building up of subordinate bodies or granting members inducements to procure new members. Examinations may be made not less frequently than once in two years. Before any such association can be authorized, copy of by-laws, rules, articles of incorporation and plan of business must be submitted to the Auditor and Attorney-General. Fee for certificate of authority or renewal of same, \$25. To obtain a certificate, applications on at least 500 persons for \$1000 each must be in hand, and said certificate will not be renewed if the membership falls below the above requirements. Foreign associations must have 1000 members holding \$1,000,000 insurance before they will be authorized.

KANSAS.

Preliminary Documents.—Association must file with the Insurance Commissioner a copy of its charter and of its by-laws and a copy of its certificate and application, and a certificate from the insurance official of the State wherein it is organized, showing that it is entitled to do business. It must also file a statement showing its condition and certifying that it has paid and is able to pay its certificate to the full limit named therein. Association must also appoint the Superintendent as its attorney to accept service of legal process, and must file with the State Treasurer a bond in the sum of \$50,000, with resident sureties approved by the Superintendent, conditioned that all its obligations shall be paid.

Deposit.—There must be deposited with the Treasurer, as a guarantee fund, not less than ten per cent of each assessment made by the company for the payment of death

claims, regardless of any guarantee fund held in other States.

Annual Statements.—Annual statements must be filed within sixty days from January

I, showing the condition of the association December 31 preceding.

Fees.—An annual license fee of \$100 is charged. For filing original papers, \$1; issu-

ing certificate of authority, \$5.

Fraternal Orders.—Fraternal societies are described as beneficiary associations, organized on the lodge system with ritualistic form of work and having a representative form of government. Such associations of other States must file with the Superintendent of Insurance a copy of their charter, of their constitution and by-laws; evidence that they are authorized to do business in the State wherein they are chartered and an appointment of the Superintendent to accept service of legal process. Annual statements must be filed on or before March I, showing the business of the preceding year. Fee for filing annual statement, \$20. Admission fee, \$25.

KENTUCKY.

Preliminary Documents.—Association must file a copy of its charter, certified by custodian of original; a resolution of board of directors authorizing service of process upon the Insurance Commissioner, or upon any agent of the company in this State; a statement under oath of the condition of the company on the 31st day of December next preceding, which must include a statement that it has paid, and has the ability to pay, its certificates or policies to the full limit named therein; that its certificates or policies are payable only to beneficiaries having a legal insurable interest in the life of the member or insured; that an ordinary assessment upon its members is sufficient to pay its maximum certificate of membership or policy theretofore issued, if any, or thereafter to be issued to residents of

this State to the full amount named therein; a certificate of examination by the Insurance Commissioner of its own State in verification of statement of condition of the company. Certificate from the Insurance Commissioner, or other like officer, certifying that it is legally entitled to do business in its home State; a certificate of deposit (by official holding same) that he holds on deposit, for the benefit of policyholders of such company, good securities, amounting to no less than the amount of the maximum certificate or policy issued by it, or in lieu of such deposit may make a similar one in this State; a copy of the constitution and by-laws, and of each and every addition thereof, which must show that all indemnities to beneficiaries are in the main provided for by assessment upon all surviving members; a copy of the application for membership or insurance, and of each form thereof, if more than one form is used; a copy of the form of certificate of membership or policy, and of each form thereof if more than one form is used.

Annual Statements.—Annual statements must be filed with the Commissioner on or

before March 1, showing the condition of the association on December 31 preceding.

Fees.—For filing copy of charter, \$30; for filing annual report, \$25; for life companies,

\$5; accident, \$3; retaliatory law in force.

Taxes.—Each association must file on the first day of July in each year, or within thirty days thereafter, a statement of all premiums or annual dues and assessments received in cash or otherwise in this State, or out of this State, on business done in this State during the year ending on the 30th of June last preceding, and shall at the same time pay into the State Treasury a tax of \$1 on each \$100 of said premiums, annual dues and assessments. In addition, Louisville is permitted to collect two and one-half per cent on all business done in that city.

Penalties.—For transacting business in violation of the law, or without license, a fine of not less than \$50 nor more than \$100 for each offense is provided, and imprisonment

until such fine is paid.

Fraternal Orders.—The laws relating to insurance provide as follows: Section 104. The provisions of this chapter or article shall not apply to secret or fraternal societies, lodges or councils which are under the supervision of a grand or supreme body, and secure members through the lodge system exclusively, and pay no commissions nor employ any agents except in the organization of, and supervision of, the work of local subordinate lodges or councils.

LOUISIANA.

Preliminary Documents.—Any corporation or association furnishing life or accident insurance, or indemnity, upon the assessment plan must obtain a license from the Secretary of State, preliminary to which it must file with him a certified copy of its charter, a copy of its statement of business for the year ending the 31st day of December preceding, and a certificate that it has paid and has the ability to pay its certificates, or policies, to the full limit named therein; that it does not issue certificates upon lives of persons who are more than sixty-five years of age; that an ordinary assessment upon its members is sufficient to pay its maximum certificate; a certificate that it is lawfully entitled to do business in the State of its organization; also a copy of its application for membership or insurance, and a copy of the form of certificate of membership or policy and each form thereof, if more than one is used; and a copy of its constitution and by-laws.

Agents.—Agents must procure a certificate of authority from the Secretary of State.

Annual Statements.—Annual statements must be filed with the Secretary of State before the first day of March each year, showing its condition on the 31st day of Decem-

ber preceding.

Poncy Requirements.—Every policy or certificate issued to a resident of Louisiana by a corporation or association transacting the business of life insurance upon the assessment plan shall be printed in black ink, and shall have printed in bold type in red ink, diagonally across the face, the words "Issued upon the assessment plan," and the words "assessment plan" shall be printed in red ink upon every application, circular, card, advertisement and other printed documents issued or circulated by such corporation. A company refusing to comply with this requirement shall have its license revoked.

Licenses.—(Same as for life companies; see page 50.)

Miscellaneous Companies.—Plate glass insurance and all miscellaneous companies are required to have a capital of \$100,000. All companies must comply with the requirements

as above for life insurance companies.

Benevolent and Fraternal Societies.—Act of 1902. All associations soliciting through paid representatives are divided into four classes and taxed as follows: First class, when gross annual receipts amount to \$50,000 or more, the tax shall be \$375; second class, \$40,000 and less than \$50,000, \$300; third class, \$30,000 and less than \$40,000, \$225; fourth class, \$20,000 or less, \$150. A certified copy of its act of incorporation, certificate of membership and form of application is required.

Penalties.—Failure to comply with provisions subjects to a fine not exceeding \$100

or thirty days' imprisonment or both. Secret societies are exempt under this act.

MAINE.

Preliminary Documents.—Association must file with the Insurance Commissioner a certified copy of its charter and by-laws, a sworn statement of its business for the preceding year, and a certificate that it is paying, and for the twelve months next preceding has paid, the maximum amount named in its certificates in full; also a certificate from the proper officer of its home State that the company is legally organized or incorporated and is transacting business in compliance with its charter and the laws of such State, and that Maine assessment corporations are legally entitled to do business in such State; also a copy of its certificate and application, which must show that benefits are provided for by assessment upon policy or certificate-holders, and satisfactory evidence that the association maintains a reserve fund equal to not less than the proceeds of one assessment. The Insurance Commissioner is by law the attorney of all companies licensed to do business in the State to accept service of legal process.

Annual Statements.—Annual statements must be filed with the Insurance Commissioner on or before January 31, showing the condition of the association December 31

preceding.

Agents.—Company must file with Commissioner a certificate of appointment and obtain license for each agent, which must be renewed July 1. Agent personally liable on all contracts of insurance unlawfully made by or through bim in unauthorized com-

panies.

Fraternal Orders.—Fraternal beneficiary corporations must obtain license from the Insurance Commissioner. Such a corporation shall furnish the Commissioner with a certified copy of its charter and by-laws, with a statement under oath, showing its membership and financial condition, and shall also furnish the Commissioner with such other information as he shall deem necessary to a proper exhibit of its business and standing and plan of working, and if he deems it expedient he may license such corporation, association or society to do business in this State in accordance with the provisions of this act. For such license he may receive a fee of \$20. Must report annually, on or before the first day of March, to the Commissioner the names and addresses of its president, secretary and treasurer, and shall make such further statements of its membership and financial transactions for the year ending on the preceding 31st day of December as the Commissioner may deem necessary. All such organizations are required to be operated on the "lodge system, with ritualistic form of work and representative form of government," etc. Companies applying for admission must have adopted, and in force, mortuary rates of assessments not lower than those of the National Fraternal Congress. Any fraternal society having more than three hundred members must comply with the provisions of the law. Agents must obtain license, fee \$2. Retaliatory provision.

MARYLAND.

Preliminary Documents.—Associations required to have in force applications for membership from at least 100 persons, and must file with the Commissioner a certified copy of its constitution and by-laws and of its certificate and application; also a statement showing its condition. Also a certificate from the proper officer of its own State that it is authorized to do business therein.

Annual Statements.—Associations must file their annual statements with the Insurance Commissioner on or before March 1, showing their condition on December 31

preceding.

Fees.—For license to do business, \$300 per annum from January 1 to December 31; filing certified copy of charter, \$25; annual statement, \$25; certificate to agent, \$10; certificate to sub-agent or solicitor appointed by general agent, \$2; abstract of annual statement, \$2; also net cost of publication; copies of papers on file, 20 cents per folio; certification, \$1; valuing policies, \$30 per million of insurance or fraction thereof; examination of associations, actual expenses incurred.

Fraternal Orders.—Must have a deposit of at least \$10,000 with some State official

fraternal Orders.—Must have a deposit of at least \$10,000 with some State official for the protection of its members; must make annual statement of financial condition on or before March 1, and appoint the Commissioner its attorney to accept legal service.

MASSACHUSETTS.

Assessment life companies have no longer authority to do an assessment business

in Massachusetts.

Fraternal Orders.—Fraternal beneficiary corporations organized under the laws of another State, and paying only disability and death benefits, may be admitted to transact business. Annual statements must be filed on or before February I, showing the condition of the corporation on December 31 preceding. For good cause shown the Commissioner may extend the time, but not to a date later than March I. The Insurance Commissioner must be designated as attorney to accept service of legal process.

MICHIGAN.

Preliminary Documents.—Association must file with the Commissioner of Insurance a copy of its charter and by-laws and a certified statement of its business for the preceding year, together with a copy of its certificate and application and a certificate, under oath, of its president and secretary that it has not issued certificates upon the lives of persons over sixty-five years of age, nor upon the life of any person except such person shall have personally made and signed application for such certificate; that one assessment will pay the maximum amount named in its certificates, and that it is paying, and for the twelve months preceding has paid, the highest amount named in its certificates in full. A resident of the State must be appointed attorney to accept service of legal process. In addition, the association must file copy of a certificate, issued by the proper officer of the State in which it was organized, stating that it is authorized to do business.

Annual Statements.—Annual statements must be filed with the Commissioner within sixty days from January 1, showing the condition of the company December 31 pre-

ceding.

Assessment Notices.—Every notice of assessment must specify the amount to be paid and where payable, the loss for which it is made, and a statement of the condition of the mortuary and emergency funds, and balances at the close of the calendar month.

Fees.—For issuing certificate of authority and filing annual statement, \$25; examinations of companies, not exceeding \$10 per day and necessary expenses. All agents must obtain a certificate of authority; fees in accordance with reciprocal provision.

Fraternal Orders.—Each fraternal order must file with the Commissioner of Insurance a certified copy of its charter and articles of association, a copy of its constitution or laws, and satisfactory proof that it has paid all death claims in full for a period of at least one year immediately preceding, and appoint the Commissioner of Insurance its attorney to accept legal process. It must also file a certificate showing that it is anythorattorney to accept legal process. It must also file a certificate showing that it is authorized to do business in the State wherein it is organized. Annual reports must be filed on or before the first day of March, showing its operations during the preceding year.

MINNESOTA.

Preliminary Documents.—Association must file with the Insurance Commissioner a certified copy of its charter or articles of incorporation and a certified copy of its by-laws, and a sworn statement covering its business and financial standing at the close of the preceding year; also a certificate from the Insurance Commissioner or proper official of its home State, that it is duly and legally organized and has authority to transact its legitimate business therein; and that similar societies or associations of Minnesota would be entitled to admission to such other State upon compliance with its laws, also must file power of attorney, designating the Insurance Commissioner as attorney upon whom service of process may be made. Sample copies of policy or certificate contracts, together with blank applications and advertising literature, are required to be furnished.

Annual Statements.—Annual statements must be filed with the Commissioner on or before the first day of February, showing the condition and financial affairs of the asso-

ciation, as of December 31 preceding.

Fees.—For filing and recording declarations required, \$10; filing annual statements, \$10; for each certificate of authority and certified copy thereof, \$1; copies of papers on file, 20 cents per folio; certifying same, \$1; for examinations of home companies when made by the Commissioner or his deputy personally, actual expenses incurred and not to exceed \$50 in any one year. All fees subject to reciprocal laws.

Fraternal Orders.—Fraternal societies are subject to, and must comply with, all pro-

visions of the statute governing assessment companies or associations.

MISSISSIPPI.

Preliminary Documents.—Every association must file with the Insurance Commissioner a copy of its charter, by-laws, and all rules and regulations affecting its policies or certificates, and made a part of its contracts; and no by-laws or regulations not so filed shall be held to avoid or affect any policy or certificate issued by the association.

Annual Statements.—Annual statements must be filed on or before March 1, showing the transactions and financial standing of the association at the close of the previous year. The substance of such statement must be published in some newspaper in the State.

Licenses.—An annual license fee of \$150 exacted.

Taxes.—The law provides that "all life insurance companies shall pay a tax of two per cent upon the gross amount of their initial, or first year, premium receipts in this State, and one-tenth of one per cent upon renewal premiums on business hereafter written."

Fraternal Orders.—For filing charter, preliminary to admission, \$25; for filing annual statement, \$10 and all other fees and charges due and payable by any company, association, order, or individual in his department. Annual statement to be filed by March 1, together with copy of constitution and by-laws then in use.

MISSOURI.

Preliminary Documents.—Association must file with the Superintendent of Insurance a certified copy of its charter and a verified statement of its business for the preceding year, and a verified statement that it is paying, and for the twelve months next preceding has paid, the maximum amount named in its policies or certificates in full; a certificate from the proper official of its home State that it is authorized to do business in that State; a copy of its certificate and application, and satisfactory evidence that the association maintains a fund equal in amount to the proceeds of one death assessment on all certificate holders. Association must keep on deposit with Insurance Department the sum ot \$1000 to indemnify the State against cost and expenses for the prosecution of the association for violations of the law, and to pay cost and expenses of examinations that may be made.

Annual Statements.—Annual statements must be filed with the Superintendent on or

before February 1, showing condition December 31 preceding.

Fees.—For issuing certificate of authority to do business, \$25; for filing annual statement, \$25; examinations of associations, actual expenses incurred; issuing agent's certificate, \$2; furnishing copies of papers on file, 20 cents per folio; certifying same, \$1; valuation of policies, \$10 for each million dollars of insurance or fractional part thereof. If the expenses of the Department exceed fees collected, Superintendent is authorized to assess the companies to make up the deficiency. Reciprocal provisions regarding other fees.

Fraternal Orders.—Fraternal orders must have representative forms of government, a lodge system and a ritualistic form of work. They shall provide for death benefits, may provide for sick or accident disabilities, and for old age disabilities, provided the period of old age benefit is past seventy. Payments by policyholders must be by assessments. Paid-up policies, limited payment contracts and cash values are not permitted. The Insurance Department will not recognize a stated, fixed or level premium. They are not permitted to solicit business by paid agents except in the organization or building up of subordinate bodies or granting members inducements to procure new members. Other State associations must appoint the Superintendent of the Insurance Department attorney to receive service of legal process. Fees for filing annual statement, \$5; for examination, not to exceed \$50.

MONTANA.

Preliminary Documents.—A certificate must be filed with the State Auditor showing that the association has deposited with the proper officer of the State or Territory in which it is organized a sum not less than \$50,000 as a guarantee fund for the security of its members; also file a certified copy of its charter and a verified copy of its statement for the preceding year; also a verified statement setting forth that an assessment upon its members is sufficient to pay its maximum certificate of membership for the full limit; also a copy of its certificate of membership, application, and by-laws, and must designate a person resident of the State to accept service of legal process.

Annual Statements.—Annual statements must be filed with the Auditor on or before March 1, showing the condition of the association December 31 preceding.

Fees.—For issuing certificate of authority, \$300; for a license to collect in any one year premiums amounting to \$5000 or less, \$125; to collect over \$5000 premiums, \$20 for each \$1000 so collected. For filing annual statement, \$25.

Fraternal Orders.—Fraternal and benevolent orders are exempt from compliance

with the insurance laws.

NEBRASKA.

Only accident companies doing business on the assessment plan are admitted to do business in the State. Such company must have not less than \$100,000 invested assets.

Fraternal Orders.—A fraternal order must file with the Auditor copy of its charter and articles of association, and of its constitution and by-laws, and appoint the Auditor its attorney to accept service of legal process. It must file an annual statement on or before March 1, showing its transactions for the year ending December 31 preceding. The Auditor will issue a certificate to do business, the fee for which is \$20. Employment of paid agents prohibited. Every applicant for membership must submit to medical examination.

Licenses.—An annual license fee of \$10 is exacted.

NEVADA.

Preliminary Documents.—Association must deposit with the Controller a certified copy of its charter; a statement of its business for the preceding year; a power of attorney which shall authorize a citizen and a resident of this State to make and accept service of legal process; a certificate that for the next preceding twelve months it has paid in full the maximum amount named in its contracts of insurance; copies of its contracts of insurance and applications, which must show that the liabilities of its members are

not limited to fixed premiums, and evidence that the corporation has accumulated a fund equal to that required of like corporations of this State, constituting a reserve or surplu-

fund held in trust for the benefit of its contract holders.

Annual Statements.—Statements must be filed with the Controller on or before the first day of March, showing the condition of the association on December 31 preceding,

and published for a period of one week in a daily newspaper in Nevada

Fees.—For filing power of attorney and issuing certificate, \$5 Reciprocal legislation as regards fees, etc. Each association must pay to the Controller \$100 annually, in advance, for license to do business, which sum shall be in full for all fees.

Fraternal Orders.—Nevada has no special laws relating to fraternal orders.

NEW HAMPSHIRE.

Preliminary Documents.—Association is required to file a statement of its condition: a certified copy of charter and by-laws; copies of certificates or policies; power of attorney; certificate, under oath, of president and secretary that it is paying, and for the twelve months preceding has paid, the maximum amount named in its policies or certificates in full; that an assessment upon its policyholders will produce a sum equal to the maximum policy written by the company; that it is in possession of, and maintains as a trust for the benefit of policyholders, a fund equal to the amount which one assessment would produce; that it possesses invested assets of not less than one hundred thousand dollars; a certificate from the Insurance Commissioner of its own State that New Hampshire assessment companies are legally entitled to do business in such State. All such associations pay the same fees and taxes paid by foreign insurance companies. Other fees governed by reciprocal legislation.

Assessment Casualty Companies.—Companies of this class must possess invested assets to the amount of \$10,000, otherwise subject to the above requirements, and pay the same

tax as other companies.

Fees.—For filing copy of charter, \$25; filing annual statement, \$15; license to company \$5; annual renewal of same, \$5; license to agents, \$2 annually; license to steam boiler

companies, \$10. Licenses renewable April 1, each year.

Fraternal Orders.—Association must appoint the Insurance Commissioner its attorney to accept legal process, and on or before the first day of March each year must report its transactions for the preceding year. Associations not allowed to employ paid agents in procuring members, except in the organization of subordinate lodges, and must file with the Commissioner a certificate showing that it is authorized to do business in the State wherein it is organized. Fees: Admission fees, \$10; thereafter annually, \$5.

NEW JERSEY.

Preliminary Documents.—Association must file with the Commissioner of Banking and Insurance a certified copy of its charter and a statement of its business for the preceding year; also a certificate that it is paying, and for the twelve months then next pre-ceding has paid, the maximum amount named in its policies or certificates in full, and that it does not issue policies or certificates upon lives of persons more than sixty-five years of age, nor on any life in which the beneficiary named has no interest; a certificate from the proper authority in its own State that it is legally entitled to do business; a copy of the application for membership or insurance and by-laws, and of each form of policy issued; also satisfactory evidence that the association has accumulated and maintains a reserve or emergency fund not less than the proceeds of one death assessment on its policy or certificate holders, and at least equal to the amount of its maximum policy or certificate, and that the same is a trust for the benefit of policy or certificate holders only. The association must designate a principal office within the State, and some person resident therein on whom service of legal process and papers may be made.

Annual Statements.—Annual statements must be filed on or before January 31, show-

ing the condition of the association on December 31 preceding.

Fees.—Filing charter, \$20; filing statement, \$20; each agent's certificate, \$2.

Fraternal Orders.—Fraternal orders are required to file with the Insurance Commissioner a copy of their charter, constitution and by-laws, and annually on or before the 31st of January file a statement showing the transactions of the previous year ending December 31. The Commissioner of Banking and Insurance must be appointed attorney, on whom process may be served.

Fees.—Filing charter, \$10; filing statement, \$5; permit to do business, \$5.

NEW MEXICO.

New Mexico has no laws relative to assessment insurance organizations. Fraternal Orders.—New Mexico has no laws relating to fraternal orders. lowing from the general law relating to insurance has been construed to apply to assessment accident companies:

It shall not be lawful for any insurance company, association or partnership, organized or associated for any form of insurance, incorporated by or organized under the law of any State of the United States or any foreign government, directly or indirectly to take or transact any business of insurance in this Territory, unless possessed of three hundred thousand dollars of actual paid-up capital (excepting companies transacting and confining their business exclusively to the insurance of plate glass against breakage, and all accident insurance companies, either stock or mutual, which shall be possessed of one hundred thousand dollars of actual paid-up capital or available cash assets, inclusive of any assets of any such company as shall be deposited in any other State or Territories or foreign countries for the especial benefit or security of the insured therein).

NEW YORK.

Preliminary Documents.—Association must file with the Superintendent of Insurance a copy of its annual report, showing a full statement of its business for the preceding year. A certificate must be filed in the office of the clerk of the county wherein is located the principal office of the association within sixty days after filing its annual report with the Superintendent. Association must designate some place within the State as its principal office, and must appoint the Superintendent of Insurance as its attorney to accept service of legal process. Company must accumulate a reserve fund equal to one death or disability assessment.

Annual Statements.—Annual statements must be filed with the Insurance Department on or before March 1, showing the condition of the company December 31 preceding.

Reports to be made out upon blanks furnished by the Superintendent.

Fees.—Reciprocal fees only charged, other State corporations being charged same

fees that New York assessment corporations are charged in such other States.

Stipulated Premium Plan.—A special act provides for stipulated premium companies.

Fraternal Orders.—On organization, fraternal orders must file with Superintendent a certificate under oath of their principal officers that at least two hundred persons have subscribed in writing to be beneficiary members therein, with a total beneficary amount not less than four hundred thousand dollars, and that they have paid in one full assessment in cash amounting to at least one per cent thereof. Annual reports must be made on or before March 1. Chapter 450, Laws of 1903, eliminated the right of fraternal orders to do an endowment business.

NORTH CAROLINA.

Preliminary Documents.—Company must file with the Commissioner of Insurance copy of its charter and by-laws, and its business must not exceed its charter rights. Foreign companies on entering the State must file application for admission, application for license, certificate of home State, certified copy of charter, power of attorney and financial statement. All fees, \$44.

Annual Statements.—Annual statements must be filed on or before March 1, showing

business of preceding year.

Fraternal Orders.—Not organized for purposes of gain, are not subject to the insurance general laws, but to special laws governing fraternal orders, and must pay an annual license of \$25, have agents licensed, and make annual reports to the Commissioner. Domestic mutual companies pay a license fee of \$50, and if operating in not more than two counties, \$10 per annum.

Fees.—For filing charter, \$25; annual statement, \$10.

NORTH DAKOTA.

North Dakota has no laws relating specially to assessment insurance. Fraternal Orders.—Each association must do business on the lodge plan, with ritual-istic form and a representative form of government. It must file with the Commissioner of Insurance a copy of its charter, constitution and by-laws, and appoint the Commissioner its attorney to accept legal service. Must incorporate under the State civil code, article 3, chapter 17, and furnish evidence that it is lawfully doing business in the State wherein it is chartered. Paid agents prohibited. Annual reports must be filed on or before March 1, showing business of the preceding year. Fees, filing preliminary documents, \$15.

OHIO.

Preliminary Documents.-Company must deposit with the Superintendent of Insurance a certified copy of its charter or articles of incorporation; a certificate from the Insurance Commissioner or Superintendent of its own State showing its authority to do such business; a certificate from said Commissioner or Superintendent that corporations on the assessment plan are legally entitled to do business in such State; a statement of its business for the preceding year; a certificate that such company is paying, and for the twelve months next preceding has paid, the maximum amount named in its policies or certificates; a copy of its policy or certificate, application and by-laws, which mishow that the liabilities of the members are not limited to fixed or artificial premium evidence that such corporation has accumulated and maintained a fund not less amount than the proceeds of one periodical payment by certificate or policyholde thereof, and that such fund is held solely for the benefit of certificate or policyholde and can only be used for the purposes provided by the laws of the State where ince porated; provided, that said fund in the case of accident companies or accident assoctions shall not be less than \$5000, and need not be more than \$10,000; that such corportion, except it be an accident insurance corporation, does not issue certificates or polici upon the life of any person more than sixty-five years of age, or upon any life in whithe beneficiary named has not a legal insurable interest; must file with the Superitendent of Insurance an appointment of an attorney within this State upon whom servitof process may be had.

'Annual Statements.—Associations must file reports with the Superintendent on or b

fore March 1, showing its condition on December 31 preceding.

Fees.—For filing copy of charter or articles of incorporation, \$25; for filing eac annual statement, \$20; for issuing certificate of authority or license to company or association, \$1; for issuing license to each agent, \$1; for affixing seal and certifying any pape \$1. Provided, that any company or association may pay to the Superintendent the su of \$25 for licenses to its agents for the year, and by so doing shall be entitled, withoutfurther charge, to licenses for as many agents as it may choose to appoint. Reciproc provisions additional.

Taxes.—Assessment associations not required to pay taxes.

Fraternal Orders.—To procure a certificate of authority, articles of association an duly certified copies of the constitution and by-laws, rules and regulations, and copies of all proposed forms of benefit certificates, applications and literature, and a bond in the sur of \$5000 shall be filed with the Superintendent of Insurance. No domestic association sha transfer its membership or funds to an unauthorized association, or to a licensed association unless contract for such transfer be approved by a two-thirds vote of the member of the supreme body, and a two-thirds vote of the trustees of the association proposing t take such membership. Licenses expire April 1. Fee for license or renewal thereof, \$25 Superintendent of Insurance shall be appointed attorney for service of legal process Annual reports to be filed on or before March 1. Expenses of examinations of domestic associations are paid out of the State Treasury. Examinations of foreign associations are made without expense to the association examined. Certain associations are exempt from the above provisions.

Assessment life and accident associations of other States, whose expenses exceed

thirty per cent, are forbidden.

Funeral and burial associations are exempt from the provisions of the assessment lifassociation law.

OKLAHOMA TERRITORY.

The insurance laws adopted by the Oklahoma legislature contain no special provisions relative to associations doing business on the assessment plan, but all such would, doubtless, be required to comply with the laws relating to life insurance companies. These require that the company should have at least \$100,000 of funds safel invested, that a copy of its charter should be filed by each company with the Commis

sioner, and annual statements made before March 1.

Fraternal Orders.—Association must file with the Superintendent of Insurance a cer tified copy of its charter and articles of association, a copy of its constitution and by laws, and an appointment of the Superintendent as an attorney to accept legal service It must also file a certificate that it is authorized to do business in the State. Province of Territory in which it is organized. Association must, on or before the first day of March each year, file with the Superintendent a report of its affairs and operations during the year preceding, and must appoint the Superintendent its attorney to accept service o legal process. A law was passed by the legislature of 1901 providing for the admission of fraternal orders. Such associations must be organized on the lodge plan, have a ritualistic form of work, and provide for membership representation. A copy of its charter and by laws must be filed with the Secretary of State, and a statement showing the condition of the association at the close of the preceding year. Annual statements must be filed or or before March 1. Fees. Superintendent of Insurance must be appointed attorney to accept service of legal process. Fees for filing charter, etc., \$5; reciprocal provisions.

OREGON.

The laws of Oregon do not refer especially to assessment associations. Such associations must have a capital or reserve fund of not less than \$10,000. Accident associations may have only \$100,000.

Fees.—Mutual associations, whether assessment or otherwise, must pay fees as follows: To Secretary of State for filing power of attorney, \$5; issuing certificate of author-

ity, \$5; annual license to life, accident or surety company or mutual insurance association, \$100; license to agent or solicitor of life insurance company, \$5; casualty (accident) not required to license agents; examinations, expenses incurred; to Treasurer, filing certificate of deposit and expense of printing notices, \$10.

Fraternal Orders.—Fraternal orders are exempt from compliance with this law.

PENNSYLVANIA.

Preliminary Documents.—Association must file with the Insurance Commissioner a certified copy of its charter and a copy of its annual statement for the preceding year; also a certificate setting forth that it has paid and is able to pay its certificate to the full limit named therein; also a certificate from the Insurance Commissioner of its home State, setting forth that it is legally entitled to do business in that State; also copies of its certificate of membership, application and by-laws, and designate some person residing in the State to accept service of legal process.

Annual Statements.—Annual statements must be filed with the Insurance Commissioner on or before March 1, showing the condition of the association December 31

preceding.

Fees.—For issuing license, \$25; each annual renewal, \$25; filing annual statements,

Fraternal Orders.—Association must file with the Insurance Commissioner a copy of its constitution and by-laws, appoint the Insurance Commissioner its attorney to accept legal process, and must, on or before the first day of March in each year, make a report of its transactions during the preceding year. No fees.

RHODE ISLAND.

Preliminary Documents.—Association must file with the Insurance Commissioner a certified copy of its charter; a statement of its business for the preceding year; a certificate that it is paying, and for the twelve months preceding has paid, the maximum amount named in its policies or certificates in full; a copy of its certificate and application, and satisfactory evidence that the association, if engaged in the business of life insurance, has \$100,000 safely invested in real estate or mortgages on real estate, or ground rents, or any securities the market value of which is at or above par, or, if engaged in the business of casualty insurance, has and maintains an emergency or reserve fund.

Annual Statements.—Annual statements must be made to the Insurance Commissioner

in the month of January, showing the condition December 31 preceding.

Fees.—For filing copy of charter, \$30; filing statement, \$20; issuing agents' certificate, \$2. All firms of general agents counted as one agency. Agents' licenses renewable April 1, each year.

Fraternal Orders.—Fraternal orders are not required to comply with the insurance

SOUTH CAROLINA.

Preliminary Documents:-Association must file with the Comptroller-General a certified copy of its charter; a copy of its annual statement and a certificate setting forth that it has paid, and is able to pay, its policies or certificates to the full limit named therein; also a certificate of the Insurance Commissioner of its home State, setting forth that it is legally entitled to do business in that State; also a copy of its certificate of membership, application and by-laws, and designate a resident of the State as its attorney to accept service of legal process.

Annual Statements.—Annual statements must be filed with the Comptroller-General on or before March 31. showing the condition of the company December 31 preceding.

Fees.—For certificate issued to association, \$100; also a graduated license fee of one-half of one per cent on gross premiums collected within the State.

Fraternal Orders.—Society must file with the Comptroller-General a certified copy

of its charter, copies of its constitution and by-laws, and appoint the Comptroller its attorney to accept service of legal process. On or before the first day of March, each year, statement must be filed showing the transactions of the society during the preceding year ending December 31. License, \$25; filing annual statement, \$25.

SOUTH DAKOTA.

Preliminary Documents.—Association must file with the Insurance Commissioner a certified copy of its charter, a sworn statement showing the location of the association, the amount of its business, and a certificate that it is legally organized, and that an ordinary assessment is sufficient to pay a maximum certificate to the full limit named therein. A joint bond must be filed, given by the president, secretary and treasurer, in the sum of \$10,000, for the faithful performance of duties. A resident of the State must be designated as an attorney to accept service of legal process.

Annual Statements.—Annual statements must be filed within two months from January I, and must be published at least three times in one of three papers designated by the Insurance Commissioner and printed and published in each judicial circuit of the S in which the association shall have an agency within ninety days from the filing of statement.

Fees.—For each certificate to agent, \$2; filing copy of charter, \$25; annual statem \$10; copies of papers on file, 20 cents per folio; certifying same, \$1. All fees subjec retaliatory law; examination of companies, actual expenses incurred, not exceed \$10 per diem.

Taxes.—Every mutual benefit association or insurance company organized or $d\epsilon$ business in this State shall, at the time of making annual statements, pay into the S Treasury as taxes two per cent of the gross amount of assessments received in State during the preceding year.

Fraternal Orders.-Fraternal orders required to comply with the law relating assessment companies, excepting taxes.

TENNESSEE.

Preliminary Documents.—Every assessment life and accident association must file w the Insurance Commissioner a copy of its charter and a verified statement setting fo that the association is paying and has paid for the twelve months next preceding maximum amount named in its policies; also copies of its policies and application and by-laws; also evidence that it accumulates a reserve equal to that of State companies; Commissioner must be appointed attorney to accept legal process. New association must have one million insurance in force to receive a license. A reserve of two per ce on insurance in force must be maintained.

Annual Statements.—Annual statements must be filed within thirty days from Jar

ary I, showing the condition of the association December 31 previous

Fees.—For issuing license and each renewal thereof, \$25; this in lieu of all oth taxes. Filing annual statement, \$15; issuing certificates or licenses to agents, \$2.

Taxes.—Associations must pay semi-annually, in January and July, two and one-h per cent on gross premiums collected in the State. Sworn returns of business must made as of December 31 and June 30.

Agents.—Agents are required to pay a privilege tax of \$10 per annum.

Fraternal Societies.—Associations doing business on the lodge plan, with ritualist form of work, organized for the sole benefit of their members and their beneficiaries, a permitted to do business upon compliance with the special act relating to such societic Such associations must make annual reports on or before March 1, showing the busine of the preceding year to December 31, and file with such report a copy of their constitution and by-laws then in force. Fee for filing annual report, \$10.

TEXAS.

Preliminary Documents.—Association must obtain a license from the Insurance Cor. missioner; must have cash assets of not less than \$100,000 and a surplus of \$100,000, ar must file with the Commissioner a certified copy of its charter; a certificate that it is pa ing, and for the twelve months then next preceding has paid, the maximum amoun named in its certificates in full; a statement showing its business for the previous year a certified copy of its constitution and by-laws, and a copy of its policy and application also a certificate from the proper authority of its home State that such association legally entitled to do business in that State. The Commissioner of Insurance must be designated as its attorney to accept service of legal process.

Annual Statements.—Annual statements must be filed with the Commissioner on c

before March 1, showing the condition of the business December 31 preceding Fees.—For filing copy of charter, \$25: filing preliminary statement, \$20; filing annual statement, \$20; license to agent, \$1; certificates for publication, \$1; annual tax, two pe

cent of gross premium receipts for previous year.

Fraternal Orders.—Fraternal orders must be conducted on the lodge system with ritualistic work. They must file with the Commissioner copies of their constitution and by-laws, and appoint the Commissioner as a person to accept legal service. Annua statements must be made on or before the first day of March, showing their transaction for the year ending December 31 preceding.

Fees.—For filing copy of charter, \$5: for certificate of authority, \$1; filing annua

statement, \$1

UTAH.

Preliminary Documents.—Association must file with the Secretary of State a copy of its last annual statement for the preceding year; also certified copies of articles of incorporation, certificate of incorporation and by laws, coupled with an acceptance of the State constitution. Similar documents must be filed in the office of the county clerk where the head office is located. Association must appoint an agent as its attorney to accept service of legal process.

Annual Statements.—Annual statements must be filed with the Secretary of State prior to the first day of March, showing its condition December 31 preceding.

Fees.—For filing articles of incorporation, \$25; filing acceptance of State constitution, \$3; for filing statement, \$25; issuing certificates of authority to company, \$5; certificates of authority to each agent or solicitor, \$5; renewing certificate to agent or solicitor, \$2; filing list of authorized attorneys, \$1; filing list of agents, \$5; certified copy of annual statements, \$5; filing tax statement, \$25.

Taxes—One and one-half per cent on gross premiums collected.

Taxes.—One and one-half per cent on gross premiums collected.

Fraternal Orders.—Fraternal societies are not required to comply with the insurance laws, but must file certified copy of charter, certificate of incorporation, by-laws and acceptance of the constitution of the State.

VERMONT.

Vermont has no special statutes relative to assessment associations.

Fraternal Orders.—Associations doing business under the lodge plan, having a ritualistic form of work and representative government, are permitted to do business in the State. Association must file with the Commissioner a copy of its charter and constitution and by-laws, appoint the Secretary of State its attorney for service of legal papers, and evidence that it is authorized to do business in its home State. Annual statements must be filed on or before March 1, showing the condition of its business on December 31 preceding. Fees for filing charter, etc., \$5; annual report, \$5.

Rates.—Must be equal to those based on National Fraternal Congress Table of

Mortality.

VIRGINIA.

Preliminary Documents.—Association must file with the State Auditor a certified copy of its charter, copy of its statement for the preceding year, and a sworn statement of president or secretary setting forth that it has paid and is able to pay its certificates for the full limit named therein, and that its certificates are payable only to beneficiaries having a legal insurable interest in the life of the member assured; also that an ordinary assessment upon its members is sufficient to pay its maximum certificate of membership to the full amount or limit named therein; also a certificate from the proper officer of its home State certifying that it is legally entitled to do business in that State; also a copy of its application for membership and each form thereof, and a copy of its certificate of membership or policy and of each form thereof, and of its constitution and by-laws. A resident of the State must be authorized to accept services of legal process, and a general agent for Virginia appointed.

Annual Statements.—Annual statements must be filed with the Auditor on or before

March I, showing the condition of its business December 31 preceding. Report to be printed in pamphlet form at expense of company by Auditor of Public Accounts.

Fees and Taxes.—For filing charter and for all licenses issued during the ensuing year, \$200; filing annual report and issuing license each succeeding year, \$200; these fees to be in full for agent's license fees and all others. In addition, the association must, on or before March I of each year, report the gross amount of all assessments, premiums, dues and fees collected or received, or obligation taken therefor in the State during the preceding year, and pay into the treasury a tax of \$1 upon each \$100 of gross premiums, etc., so received

Fraternal Orders.—Fraternal orders are required to pay an annual fee of \$10 into the treasury on March 1, and file an annual statement to be published in pamphlet form at the

expense of the order.

WASHINGTON.

Associations conducted on the assessment plan are required to have at least \$20,000 in cash or available securities. In all other respects they are required to comply with laws relating to regular life companies.

Fraternal Orders.—Are now under State jurisdiction. Pay \$5 for filing report. Must

have at least one lodge organized.

WEST VIRGINIA.

Preliminary Documents.—Association must obtain a certificate of authority from the State Auditor, and appoint some person residing in the State to accept service of legal process; must also file statement showing the condition of the association; also a certificate of the proper officer of its home State, showing that it is duly incorporated and authorized to transact business, and also that it has paid and is able to pay its certificates in full, and that it contracts to pay benefits for no other causes than the death of a member or policyholder, or at the end of a stipulated period of years during the life of the member or policyholder, or his injury by external violent causes, or disability by sickness or disease.

Annual Statements.—Annual statements must be filed with the Auditor on or bef March 1, showing the condition of the association December 31 preceding.

Fees.—For issuing certificate of authority, \$25; for each statement filed, \$10; agera t

certificate, \$5

Fraternal Orders.—The insurance laws do not apply to fraternal societies.

WISCONSIN.

Preliminary Documents.—Association must make application on form prescribed 🕒 the Commissioner, setting forth its membership, condition, etc.; must also file copie of its charter, constitution and by-laws, application, medical examination blank, and it certificate or policy; also a certificate from the proper officer of the State in which it incorporated, certifying that it is authorized to legally transact business in that State that its business is honestly conducted, and that for a period of two years prior to dat of application for admission it has paid its claims in full, and that it has accumulated fund equal in amount to one assessment upon all its members. Assessment accidera companies are required to deposit with the State Treasurer securities to the amount o \$1000 for the protection of policyholders.

Annual Statements.—Annual statements must be filed with the Commissioner on o

before March 1, showing its condition on December 31 preceding.

Fees.—Annual license fee, assessment life associations, \$300; assessment accident associations, \$25; fraternal associations of other States not having a Grand Lodge in Wis-

consin, \$25; for filing annual statement, \$25.

Fraternal Orders.—Society must file with the Commissioner of Insurance an application for admission, upon a form prescribed by the Commissioner of Insurance, setting forth its membership, claims paid, resources, etc., together with a copy of its articles of incorporation, a copy of its constitution and by-laws, a copy of its application, a copy of its certificate or policy issued to its members, a certificate from the Commissioner of Insurance of the State in which said corporation is incorporated, certifying that the said corporation is authorized to legally transact business in that State; that its business is honestly conducted, and that for a period of two years it has paid the face value of its largest certificate in full with the collections of an ordinary assessment upon its members: that its by-laws require, and the laws of the State where incorporated permit, the accumulation of a reserve or emergency fund; provided, also, that the membership of such corporation shall not have diminished during the year of such application for license or during the year next preceding the date of such application for license; provided, that the provision requiring a reserve or emergency fund shall not apply to a corporation which is engaged in the business of accident or casualty insurance, and only pays death losses caused by accident; provided, however, that such corporation shall have accumulated and maintained a fund equal to and applicable to the payment of the face of the largest certificate or policy in force.

WYOMING.

Preliminary Documents.—Association must secure authority to do business from the Insurance Commissioner, and must file with him a certified copy of its charter, a copy of its statement for the preceding year, and a verified certificate that an ordinary assessment upon its members is sufficient to pay its maximum certificate of membership to the full limit named therein; also copies of its certificate of membership, application and by-laws. and must designate the Auditor of State to accept service of legal process. A certificate must be filed accepting the State constitution.

Annual Statements.—Annual statements must be filed on or before April 1, showing

the condition of the association December 31 preceding.

Fees.—Payable in advance. For issuing license, \$50; filing annual statements, \$25; certificate accepting State constitution, \$2.50. Agents' license, \$1.

Policy Conditions.—All companies, corporations, societies or associations—except fraternal orders—must have the words "assessment insurance" printed in large bold type, not less than half an inch high, across the face of every application and policy used in the State.

Penalties.—For neglect to make annual statement within the specified time, license to do business will be revoked; or doing business without a license, or for soliciting business for an unauthorized association, subjects the offender to a fine of not less than \$50 nor more than \$1000, or imprisonment in the county jail not less than thirty days nor

more than one year, or both fine and imprisonment, in the discretion of the court.

Taxes.—There is imposed upon each and every insurance company transacting the business of insurance within this State a tax of two and one-half per centum per annum upon the gross premiums received by it for insurance within this State from the beginning until the close of the calendar year ending on the thirty-first day of December. Such tax shall become due and payable from the first day of February to the thirtieth day of March in each year.

Fraternal Orders.—Association must do business on the lodge plan, and file a certified copy of its charter and by-laws; an acceptance of the State constitution; a copy of its annual report of the preceding year; and appoint the Auditor its attorney to accept legal process. Fees for filing preliminary papers, \$15; annual statement, \$10; acceptance of State constitution, \$2.50. Annual reports must be made on or before March 1.

CANADA.

Preliminary Documents.—Company must file certified copy of its charter, act of incorporation or articles of association, a statement of its condition and affairs on December 31 preceding, or up to the usual balancing day of the company, and power of attorney

to its chief agent in Canada.

Deposits.—A Canadian association must be licensed, and must make a deposit of \$50,000. A foreign corporation or association must be incensed by the finance, but before receiving a license must deposit with him the sum of \$50,000. Li-A foreign corporation or association must be licensed by the Minister of cense entitles it to do business so long as it continues to pay its losses to the full limit named in the certificate. Other additional deposits may be required by the Minister of Finance upon a report of the Superintendent of Insurance, approved by the Treasury Board.

Annual Statements.—Annual statements of Canadian business must be filed with the Superintendent of Insurance on or before March 1, showing the business transactions of the preceding year ending December 31, and statement of the general business on or before June 1, verified in the same manner as statements of ordinary life companies. Canadian companies must file their full statements on or before March 1.

Fees.—The Superintendent is empowered to assess all insurance companies to defray the expenses of his office pro rata upon gross premiums received in Canada during each year. Such assessment to be paid on demand of the Superintendent.

Penalties.—Neglect to file annual statements subjects the offender to a penalty of \$10 for each day during which such company remains in default. Transacting business for an unauthorized company subjects the offender to a penalty of not less than \$20 nor more than \$50 for the first offense; for the second offense imprisonment, without the option of a fine.

MEANS AND END.

Is it worth while to leave property behind? Does anyone consider the money he leaves, or the house he lives in, his farm, or his factory, or his yacht, wasted? Does he consider them worthless, and their cost so much robbed from the enjoyment he might have had, because he can't take them with him? Does he mean to spend every cent he earns, to consume it in some way, to live so close that there will be just enough to bury him with?

Nobody would waste breath arguing such questions. Men love money and the things it will buy, not only to use and enjoy, but to leave behind, whether they leave anybody to need it or not. They not only want to live rich, but to die rich, and they will worry and skimp, and toil and intrigue, to do it. It is a great satisfaction not to be empty-handed when the grave closes over one. This desire is what has made civilization.

Then what difference does it make how one accomplishes it? It is the end that is important, not the means. How can a man say that it is a good thing to leave \$5000 in money or other property, and in the same breath say that a regular life policy is of no value to

him, because he can never handle a dollar of it himself?

He can't of his other property either. He can't gloat over his house or furniture or pictures any more, or sail his yacht, or enjoy his dividends, or push his business; they will be no more to him than the proceeds of a life policy after he is dead. If one sort is worth leaving, why not the other?

Is not money paid by an insurance company as valuable as money paid by an auctioneer? How can one consider the money invested in a property worth thousands, as soon as he is gone "wasted?" And is it not better to have the certainty of property, whether one lives or not, than take the chance of having the luck to live long enough to amass it

and nerve enough to scrimp all his life?

What nonsense it is to admit that it is a good thing to leave property, and yet say it is a waste of money to do it in the easiest possible way, and the only way most people can do it at all? And yet many a man will think himself able and fortunate if, by pinching all his life and foregoing half the things that make it worth living, he can die with \$5000 in money or a house for someone else to enjoy, and consider that it pays for all his privations!

STATISTICS OF FOREIGN COMPANIES

The statistics given under this heading have been condensed from The Post Magazine Almanack for 1904, except in a few instances where credit is given.

Directory of Life and Miscellaneous Companies in Great Britain.

	IN ORE	AI DRIIAIN.	
Date of Organi- zation.	NAME AND LOCATION OF COMPANY.	Character of Business.	Name of Manager or Secretary.
1862	Aberdeen and Northern Friendly Society, Aberdeen	Indus., Life & Endow.	J. F. M. Massie, Treas. & Man.
1883	Abstainers and General, Birmingham.	Life, Indus. and Acc.	R. A. Craig, Sec.
1849	Accident, London, E. C	Acc's, W'km. Com.,	,
	·	Emp. Lia., Pl. Glass,	
• .	A A District Manual	Fid. Guar., Burglary.	Thomas Potter, Man. and Sec.
1875	Accrington and District Mutual Albion Friendly Society, Bolton	Fire, Acc., Guar., Pl.G. Indus., Life & Endow.	James Townson, Sec. and Man. John Taylor, Treas.
1861 1824	Alliance, London, E. C	Life and Fire	Robert Lewis, Gen. Man. & Sec.
1894	Alliance Key Reg. Ass'n, Bristol		J. Arnold Lambert, Man. Dir.
1894	Alliance Plate Glass, Bristol	Plate Glass	J. Arnold Lambert, Gen. Man.
1003	Anglo-Continental Plate Gl., Lon., E.C.	Plate Glass	
1808	Atlas, London, E. C	Fire and Life	S. J. Pipkin, Gen. Man.
1865	Bankers G. & T. Fund, London, E. C.	Fidelity Guarantee	John A. Allan, Sec.
1846	Birmingham United Friendly Society, Birmingham	Industrial, Life	Henry Fearn, Sec.
1898	British Employ'rs Mu. Ac., Sunderland	Employers Liability	A. W. Wilson, Sec.
1854	British Equitable, London, E. C	Life	John W. Fairey, Man.
1897	British Homes, London, E. C	Life, Inv. & Accident.	M. Gregory, Man. Dir.
1897 1880	British and Irish Plate Glass, Bristol	Plate Glass	F. L. Riseley, Sec.
•::•	British Key & Prop. Reg., Glasgow	7.16 3 TD- 4	J. R. Whyte, Sec.
1863	British Legal Life, Glasgow	Life and Endowments	J. S. Fisher, Man. Herbert Wurr, Man.
1896 1888	British Life, Glasgow	Plate Glass	J. Walter Stead, Man. Dir.
1891	British Natural Premium, London	Life and Tontine	W.H. Hayward, G. Man. & Sec.
1883	British United Guarantee, Leeds	Fidelity Guarantee	Chas. Hy. Wilson, Sec.
1866	British W'kmans & Gen., Birmingham	Life	S. J. Port, Sec.
1881	Builders Accident, London, W. C	Employers Liability	R. S. Henshaw, Sec.
1805	Caledonian, Edinburgh	Fire and Life Plate Glass	D. Deuchar, Man. Wm. G. Kirkhope, Sec.
1871 1902	Canada Life Assurance Co., London.	Life	A. D. Cheyne, Man.
1885	Century, Edinburgh	L., Sick., E. L. & Fid.	Henry Brown, Man.
1901	Citizens Life Assurance Co., London	Life	John Fitzsimons, Man.
1838	City of Glasgow, Glasgow	Life	W. Smith Nicol, Gen. Man.
1862	City of Glasgow Friendly Soc., Glasgow	Ind., L., Sick. & End.	James Stewart, Treas.
1829	Clergy Mutual, Westminster	Life	F. B. Wyatt, Man. W. J. H. Whittall, Act. and Sec.
1824 1866	Colonial and Foreign Banks Guaran-	Lite	W. V. II. Whittan, Act, and Sec.
2000	tee, London, E. C	Fidelity	J. A. Allan, Sec.
1873	Colonial Mutual, London, E. C	Life, Annuity	Edw. W. Browne, Man. & Sec.
1861	Commercial Union, London, E. C	F., L., M. and Acc't.	H. Mann, Sec.
1899	Compensation & Gu. F., London, E.C.	W. C., E. L., F. G., G. A., C. A. and Z. D., T. P., F. B	John Henry Scott, Man. Dir.
1867	Co-operative, Manchester	F., L. and Fid	James Odgers, Sec.
2898	Cotton Trade, Blackburn	Employers Liability.	John Taylor, Sec.
1888	Crystal Glass, London, W. C	Glass	R. S. Henshaw, Sec.
••••	Customs Annuity and Benevolent Fund, London, E. C	Annu., Life and Tr	A. S. Elgood, Sec.
1857	Customs Officers Mutual Guarantee Fund, London, E. C	Fid.of Cust'ms Offic'ls	
1900	Eagle Glass, London, W. C	Plate Glass	James J. Bayliss, Sec.
1807	Eagle, London, S. W	Life	G. R. Jellicoe, Sec. & G. Man.

DIRECTORY OF LIFE AND MISCELLANEOUS COS. IN GREAT BRITAIN—Con.

Date of Organization.	Name and Location of Company.	Character of Business.	Name of Manager or Secretary.
1887	Ecclesiastical Insurance Office, Lon-		
/	don, W. C.	Fire, Burg., Gl., Hail	.,
1823	Economic Life, London, E. C	Life	Geo. Todd, Act. and Sec.
1885	Economic Plate Glass, Plymouth	Plate Glass	William Luxon, Sec.
1823	Edinburgh Life, Edinburgh	Life, End. and Annu.	Archd. Hewat, Man. and Act.
1900	Empire Guarantee and Insur., Glasgow	L., Acc., P. G., Mar.,	
1880	Employers Liability, London, E. C	Sick., Burg., Cycle Em. Lia., Acc't, W. C., Disease and Fid.	A. Robertson-Cowper, G. Man. S. Stanley Brown, Gen. Man. and Sec.
1898	Employers Mutual, Edinburgh	Employers Liability	R. S. Rutherford, Man. and Sec.
1878	Engine, Boiler & Employers Liability,	• • • •	•
	Manchester	Eng., B. and El. P	E. Moss, Sec.
1839	Eng. & Scottish Law, London, S. W	Life, Ann., End. & Ln.	A. G. Scott. Gen. Man.
1762	Equitable Life, London, E. C	Life	H. W. Manley, Act. and Sec.
1899	Equitable Plate Glass, Birmingham	Plate Glass	Lawrence Tolkien, Man. Dir.
1835	Equitable Reversionary, London, W.C.	Reve., Life Int., An	C. H. & F. H. Clayton, Secs.
1841	Equity and Law, London, W. C	Life	A. F. Burridge, Act. and Sec.
1900	Farmers, York	Fire, Acc't & Em. L	John Hetherton, Man. Dir.
1890	Fine Art and General, London, E. C.	F., B., E. L., Ac., T. Life, Ann., End., etc	A. P. Fedden, Sec. and Man.
1832	Friends Provident I surance, Bradford.	As Pore C F F	W. H. Gregory, Sec.
1885	General Accident, Perth	Ac., Burg., C., F., E. L., Fid., W. C., S.	F. Norie Miller, Gen. Man.
1884	General Friendly Collecting Society,		
	Manchester	Industrial, Life	George Betts, Sec.
1837	General Life, London, E. C	Life	J. R. Freeman, Man. and Sec.
1895	General Plate Glass, Glasgow	Plate Glass	J. Simpson Fraser, Sec.
1836	General Reversionary and Investment Company, London, S. W		D. A. Bumsted, Act.
1889	Golden Eagle Friendly Soc., Glasgow	Ind., L., End., Pension	Alex. Wilson, Treas.
1848	Gresham, London, E. C	Life, End. and Annu.	J. H. Scott, G. Man. and Sec.
1840	Guaran'ee Society, London, E. C	Fidelity	Augustus Muzio, Sec.
1821	Guardian, London, E. C	Fire, Life, Acc., Burg.	T. G. C. Browne, Act. and Sec.
1863	Guardian Plate Glass, Manchester	Plate Glass	Thomas Harris, Man. and Sec.
1696	Hand-in-Hand, London, E. C	Fire, Life & Annuities	H. C. Thiselon, Sec.
1884	Haod-in-Hand Plate Glass, Bath	Plate Gluss	F. Shellard, Sec.
1896	Health and Sickness, London, E. C.	Sickness	W. Lappage, Gen. Man. & Sec. Leonard M. Hodges, Sec.
1875	Hibernian Plate Glass, Dublin	Plate Glass	Leonard M. Hodges, Sec.
1868	Horse, Car'ge & Gen., London, E. C.	Horses, Car'es & Cat.	A. Waters, Man. Dir.
1881 1878	Hull & Eastern Counties Pl. G., Hull.	Plate Glass	S. T. Nicholson, Sec.
10/0	Imperial Accident, Live Stock and General, London, S. W	Horses, Car'ges, Cat.,	
	_	F. L., A., Bur., P. G.	Benj. S. Essex, Man. Dir.
••••	Independent Order of Foresters, Lon-	T :60	James Marsh il, Sec.
1884	don, S. W	Life	H. Fishwick, Man. and Sec.
1900	Irish Provident, Dublin	Investments	F. C. Norman, Man. Dir.
1898	Iron Trades Employers, London, S.W.	E. L. and Third Party	
1798	Itinerant Methodist Preachers, Lon-	- 1	
	don, E. C	Annuities	Rev. Marshall Hartley, Act. Tr.
1877	Lancashire & Yorkshire, Manchester	A., E. L., G., V. & B.	R. Kennedy Mitchell, M. & S.
1841	Lancaster Benev. Fr. Soc., Lancaster Law Accident, London, W. C	Industrial, Life	R. C. Harker, Sec. E. T. Clifford, Man. and Sec.
1892 1888	Law Accident, London, W. C	A., B., E.L., W.C., etc.	Thos D Donald G Man & Co.
1888 1823	Law Guarantee & Tr., London, W. C. Law Life, London, E. C	Fid., Mortgage, etc Life, inc. Ann, Sink-	Thos. R. Ronald, G. Man & Sec.
_		ing Fund Assurance	E. H. Holt, Man. and Sec.
1853	Law Reversionary Interest Society,	Rev., Life Int., Loans	W. Oscar Nash, Act. and Sec.
1825	Law, Union & Crown, London, W.C.		
1836	Legal and General, London, E C		
1891	Licenses Insurance Corporation and	D., 11., K., D. 1., D.	2. Oolquii Jun, 1201. uuu Muu.
7-	Guarantee, London, E. C	Depreciation owing to	
		loss of license	J. O'Donoghue, G. Man. & Sec.
1898	Life and Health, Edinburgh	Life, Acc. & Health	A. Gibbon Thomson, Man.
1838	Life Ass'n of Scotland, Edinburgh	Life and Annuities	J. Turnbull Smith, Man.
1898	Life Int. & Reversionary Soc., London Liverpool & London & Globe, L'pool.		John M. Dove, Man. and Sec.
1836 1866	Liverpool & London & Globe, L pool.		Joseph Warden, Man.
1888	Liverpool & Lon. Plate Glass, Liverpool Liverpool Mortgage Ins. Co., L'pool.	Mortgage, Debentures	
1878	Liverpool Reversionary Co., Liverpool	Reversions	W. H. Cochran, Sec. and Man.
1843	Liverpool Victoria Legal Friendly So-		
	ciety, London, E. C	Industrial Life	Arthur Henri, Sec.
1890	Local Government Mutual Guarantee		C Hamison Verring Sec
	Society, London, E. C	Fidelity	C. Harrison, Venning, Sec.
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DIRECTORY OF LIFE AND MISCELLANEOUS COS. IN GREAT BRITAIN—Con.

Date of Organi- zation.	Name and Location of Company.	Character of Business.	Name of Manager or Secretary.
1873	London & Co. Pl. Gl's, London, E. C.	Plate Glass	Henry Hare, Sec.
1861	Lon. & Gen. Pl. Glass, London, S.W.	Plate and other Glass	
1862	London & Lancashire, London, E. C.	Life	W. P. Clirchugh, Mar. and Ac
1862	London and Lancashire Fire, L'p ol .	Fire and Accident	W. P. Clirehugh, Mar. and Ac F. W. P. Rutter, Man. and Sec
1869	London and Man. Ind , London, S. E.	Life and Endowment.	Wm. Dawes, Ma 1. Dir.
1885	London & Man. Pl. G., London, E.C.	Plate Glass	J. A. Bushell, Man., M. D. & S
1886	London and North British Plate Glass,		
7700	London, E. C	Plate Glass	E. W. Mawer, Man. and Sec.
1720 1581	London Assu'ce Corp., London, E. C.	Fire, Lite and Marin	C. A. Denton, Sec.
1869	Lon., Edinb'gh & Glasgow, Lon., E.C. London Guar. & Acc., London, E. C.	Life, Ind., Acc., Ann. Guar., Acci't., E. L	T. Neili, Gen. Man.
,	Donaon Guar. & ricc., Donaon, D. C.	W. C. and Burg.	E. G. Laughton Anderson, Sec.
1805	London Life Ass'n, London, E. C	Life	Chas. D. Higham, Act. & Sec.
1885	London Plate Glass, Lo. don, E. C	Plate Glass	Wm. R. Ockerby, Sec.
1844	Loyal Philanthropic Friendly Society,	·	• •
	Liverpool	Industrial Life	John Roughsedge.
1852	Marine & General Mutual, Lon., E.C.	Life (also Marine)	S. Day, Act. and Sec.
1884	Medical, Sickness, Annuity and Life		B 410 0
****	Assurance Friendly Society		F. Addisrott, Sec.
1902 1867	Mercantile Plate Glass, London, S.W.	Plate Glass	T. b.s. A. Cordeton
1835	Methodist and General, London, E. C.	Ord. & Ind. L., Ann. Life	Juhn A. Carleton. Bernard Woods, Sec.
33	Metropolitan Life, London, E. C Mutual Accident Ass'n, London, S.W.	Accident	Charles J. Hunt, Sec.
1869	Mut. Life of Australia, London, E. C.	Lif : End. and Ann'y.	Alfred Gilbert, Sec.
1822	National Assurance of Ireland, Dublin	F., L., An., A. & E.L.	
1867	National Ben. Friendly Soc., Walsall.	Indus. Life and Sick	L. J. Aulton, Sec.
1864	National Boiler, Manchester	Boilers, En., Dy., etc.	E. G. Hiller, Ch. En. and Man.
1892	National Burglary, London, E. C	Burglary	F. W. Rutherford, Man. & Sec.
1896 1786	Nat. Car'e & Horse Owners, Manch's	Driv. Ac. & H. Insu'e	
1863	National Debt Office, London, E. C Nat. Guar. & Sure'ysbip, Edinburgh	Government Annuities Fidelity	G. W. Hervey, Sec.
1897	National of Great Britain, Glasgow	Fire, Ac., Bur., P. G.	James Murray, Man. James Glen, Man.
1891	National Live Stock, Manchester	Live Stock and P. G	J. F. Arnold, Man. and Sec.
1886	National Mutual Aid Soc., Portsmouth	Sickness and Life	Charles Godden, Sec.
1869	Nat. Mut. of Australia, London, E. C.	Life and Annuity	J. B. Gillison, Man. for U. K.
1830	National Mutual Life, London, E. C.	Life	G. Marks, Act. and Man.
1835 1854	National Provident, London, E. C	Life	A. Smither, Act. and Sec.
1864	Nat. Prov. Plate Glass, London, E.C. National Union, Bedtord	Plate Glass F., A., B., P.G., Em. In.	J. H. Brown, Man. Dir. A. Brown Fraser, Gen. Man.
1897	New Era, London, E. C	Life and Investment	F. A. Eardley, Man.
1800 l	North British & Merc'e, London, E.C.	Fire, Life and Ann	H. Cockburn, Life Man. & Act.
1894	North of Scotland Pl. Glass, Inverness	Plate Glass	Richard Duffy, Man.
1836 1882	Northern, London, E. C.	Fire and Life	H. E. Wilson, Gen. Man.
1002	Northern Accident, Glasgow	Ac., W. C., Fid., B., Fev., P.G., P.O., etc.	R. W. Thompson, Man. & Sec.
1898	Northern Employers Mut. Ind., Wigan	Employers Liability.	C. G. Jackson, Man. Dir.
1888	Northern Pl. Glass Ins. Co., Aberdeen	Plate Glass	J. M. Dunn, Man. Dir.
1856	Norwich and London, Norwich	Plate Glass A., E. L., W. C., F'y, B., F., H. and P. G.	
		B., F., H. and P. G.	Sir C. R. Gilman, Man.
1808	Norwich Union Mutual Life, Norwich	Life	J. J. W. Deuchar, Sec. and Ac.
1871	Ocean Acc. & Guar., London, E. C	A., W. C., B., G., S.	Dishard T David C M & C.
1824	Patriotic, Dublin	E. B. D., B. and L. L., Fire, A. and E. L.	Richard J. Paull, G. M. & Sec. B. H. O'Reilly, Man. and Sec.
1861	Pearl, London, E. C	Life	P. J. Foley, Man. Dir.
1797	Pelican & Brit. Empire Life, Lon., E.C	Life	James Sorley, Act. & Gen. Man.
1891	Pioneer Life, Liverpool	Life and Accident	J. R. Ormerod.
1852	Plate Glass of City of Lon., Lon., E.C.	Plate Glass	Fred. J. Austin, Sec.
1001	Profits and Income, London, E. C	Loss of Profits	Wm. G. Bloxsom, Man. Dir.
1840	Provident Clerks, London, E. C Provi'nt C'ks & Gen. Ac., Lon., E. C.	Life a d Ben. Fund	John Edward Gwyer, Sec.
1876 1865	Provident Clarks and Consent Consent	Ac., E. L., W. Com	H. B. Brain, Sec.
1005	Provident Clerks and General Guarantee, London, E. C	Fidelity	H. B. Brain, Sec.
1889	Provident Free Home, London, E. C.	Life	Baron Profumo, Man. Dir.
1306	Provident Life, London	Life	S. A. Beaumont, Man.
1886	Provident Plate Glass, Birmingham	Plate Glass	W. B. Winckle, Sec.
1848	Prudential, London, E. C	Life	T. C. Dewey, W. Hughes, Mans.
1849	Railway Passengers, London, E. C	R., G. A., E. L., Fid.	A W C
1864	Petige Manchests-	and Plate Glass	A. Vian, Sec.
1004	Refuge, Manchester	Ordinary & Ind. Life.	J. Proctor & R. W. Green, Jt. Mans.
1902	Reliance Plate Glass Insurance and		4911 3 4
	Cleaning, Southwark, S. E	Plate Glass	C. Salmon, Sec.
1823	Reversionary Interest, London, E. C	R:versions & Policies	
1823	Reversionary Interest, London, E. C	K:versions & Policies	K. Marrick, Sec.

DIRECTORY OF LIFE AND MISCELLANEOUS COS. IN GREAT BRITAIN—Con.

Date of Organi- zation.	NAME AND LOCATION OF COMPANY.	Character of Business.	Name of Manager or Secretary.
1878	Reversion Purchase Co., London, E.C.	Rever., Life Interest	F. S. Lucey.
1506	Rock, London, E. C	L., An., S., L. S. F. A., W. Cs, etc Industrial Life	G. S. Crisford, Act.
1850	Royal Liver Friendly Society, L'pool	Industrial Life	Alfred Wright.
1845	Royal, Liverpool	Fire, Life and Ann	C. Alrock, Man.
1720	Royal Exchange, Lordon, E. C	F., L., A., Ac., B., S.	W. N. Whymper, Sec.
1861 1887	Royal London Fr. Soc., London, E.C. Royal National Pension Fund for	Industrial Life	Wm. Bowrey, Sec.
1007	Nurses, London, E. C	Pensions	Louis H. M. Dick, Sec.
1898	Safeguard Insurance Co., Birmir gham	Plate Glass	C. Co leit White, Man, and Sec.
1881	Sanitary Assurance Ass'n, London, W.	Saritation	Mark H. Judge.
1864	Sceptre Life Association, London, E.C.	Life and Endowment	J. G. Phillips, Sec.
1877	Scottish Accident, Edinburgh	Ac., Life and Fid	Martin L. Martin, Man.
1826	Scottish Amicable, Glasgow	Life	N. B. Gunn, Man. and Act.
1881	Scottish Boiler Insurance and Engine Inspection, Glasgow	Insur. and Inspection	J. D. Young, Man. Dir.
1881	Scottish Employers, Aberdeen	Emp. Lia., Acc. & Fid.	J. Davidson, Gen. Man.
1831	Scottish Equitable, Edinburgh	Life	G. M. Low, Man. and Act.
1892	Scottish Equity Plate Glass, Glasgow.	Plate Glass	M. Cuthbertson, S. c. and Man.
1865	Scottish Imperial, Glasgow	Life	James Stirling, Man. and Act.
1852	Scotish Legal Life, Glasgow	Industrial Life	David Forture, Sec.
1898 1881	Scottish Licenses Mutual, Glasgow Scottish Life, Edinburgh	Loss of Licenses Life, Acc. and Ann	J. M. Ross, Sec. D. Paulin, Man.
1899	Scottish Live Stock, Perth	Live Stock	A. G. Bull, Man.
1876	Scottish Metropolitan, Ecinburgh	Life and Accident	H. E. Marriott, Man.
1870	Scottish Plate Glass, Edinburgh	Glass	W. J. Walker, Man.
1837	Scottish Prevident, Edinburgh	Life and Annuities	James Graham Watson, Mar.
1878	Scotti-h Reversionary, Edinburgh	Rever., Life Policies.	J. A. Durham, Man.
1883 1824	Scottish Temperance, Gasgow	Life and Accident Fire, Life and Ann	Adam K. Rodger, M≥n. J. A. Ccok, Gen. Man.
1815	Scottish Widows Fund, Edinburgh	Life and Survivorship	Aw. H. Turnbull, Man. and Ac.
1825	Standard Life, Edinburgh	Life	S. C. Thomson, Man.
	Standard Plate Glass, Glasgow	Plate Glass	Carswell, Murray and Lauder, Mans.
1862	Star Friendly Society, Leicester	Life and Sickness	Wm. Jarratt, Act. and Sec.
1843 1898	Star Life, London, E. C	Life, Ann., Endow Plate Glass	H. G. Hobson, Act. and S. c. J. A. Miller, Sec. and Man.
1810	S'ar Plate Glass, Glasgow	L., An., Ac., F., E. L.	E. Linnell, Gen. Man. and Sec.
1865	Sun Life of Canada, London, E. C	Life	Geo. E. Reid, Res. Man.
1902	Times, London, W. C	F., B., P. G., W. C.,	•
-0	To do Dies Class I C C.	Acc., etc	T. G. Parkinson, Gen. Man.
1899 1714	Traders Plate Glass Its. Co., Swanse. Union, London, E. C	Plate Glass	H. G. Solomon, Sec. Joseph Powell, Sec.
1840	United Kingdom Temperance and Gen. Prov., London Bridge		T. P. Whittaker, Man. Dir.
1900	United Provident, Manchester	Life and Industrial	S. J. Eyre Hartley, G. M. & Sec. F. T. Hooper, Gen. Man.
1825	University Life, London, S. W	Life	R. Todhunter, Act. and Sec.
1860	Victoria Mutual, London, E. C	Life and Endowment.	A. J. Cook, Sec.
1859	Vulcan Boiler and Gen., Manchester	S. B., Ac., etc., W. Cem., Fid. Guar	James M. Dale, Sec.
1841	Wesleyan and General, Birmingham	Life, Annuities, Sick.	R. A. Hunt, Gen. Man.
1880	West of Scotland G ass, Glasgow	Plate Glass	Barton & Bell, Secs.
1832	Western Friendly Society, Glasgow	Sick., Life and Acc	John Mann, Mar.
1836 1824	Westn inster & Gen., Cov. Gar., W.C.	Life	Ernest Woods, Act.
1870	Yorkshire, York	Ord. and Ind. Life	James Hamilton, S. and G. M. R. Martin, Man. Dir.

BRITISH LIFE ASSURANCE BUSINESS OF 1902-03.

		New	Business-	-G Ross.		
NAME OF COMPANY.	Date to Which Accounts are Made up.	Policies.	Premiums.	Amount Insured.	Total Life Premiums (Net).	Life and Annuity Funds. †
			£	£	£	£
Abstainers and General		1,102	7.476	191,838	39,660	194,45
Alliance	Dec. 31, 1902. Dec. 31, 1902.	1,411	29,546	796,405 334,897	373.170	4,312,74 I 1,683,206
Brivish Empire Mutual*	Dec. 31, 1902.	565 1,160	13,582 27,164	603,632	160,702 277,473	3,059,261
British Equitable	Jan. 31, 1903.	1,141	8,087	244,262	134,927	1,766,627
British Homes	Dec. 31, 1902				12,684	14,168
British Life	Dec. 31, 1902	•••••	• • • • • •		11,285	27,919
British Natural-Premium Caledonian	Dec. 31, 1902. Dec. 31, 1902.	τ,866	21,618	102,500 667,039	29,161 212.510	97,58 <u>5</u> 2,033,1 7 0
Canada	Dec. 31, 1902.	4,736		2,000,137	537,364	5,081,106
Century	Dec. 31, 1902	835	8,606	211,884	18,997	47,625
Cit zens (ordinari)	Dec. 31, 1902	7,068	40,292	1,055,106	172,045	626,755
City of Glasgow	Dec. 31, 1902	1,203	18,901	446,355 268,690	228,010	2,588,244
Clergy Mutual	May 31, 1903 June 30, 1903	480 820	9,464 23,471	710,938	241,803 325,999	4,124,42 7 4,005,89 2
Colonial Mutual	Dec. 31, 1902.	3,006	29,910	787,720	323,758	2,620,862
Commercial Union	Dec. 31, 1902.	1,093	41,823	850,908	241.034	2,592,27I
Co-operative (ordinary)	Dec. 31, 1902	353	1,204	27,833	9,674	40,267
Customs Eagle	Jan. 5, 1903 Dec. 31, 1902	140 289	1,824	29,350 394,885	14,090 173,765	516,144 2,401,819
Economic	1	828	17,924	500,266	239,023	4,224,215
Edinburgh	Dec at too	1,380	29,152	683,431	290,140	3,747,342
English and Scottish Law	Dec. 31, 1902 .	909	31,043	624,247	226,778	2,427,388
Equitable Life	Dec. 31, 1902 Dec. 31, 1902	250	14,695	217,433	192,575	4,831,316 73.303,684
Equity and Law	i	591	18,445	510,976	313,586	3,845,600
Friends Provident	Nov. 20, 1902.	354	8,251	196 560	177,447	3,014,890
General	Dec. 31, 1902	993	15.514	389,929	200,872	1,858,699
Gresham	Dec. 31, 1902 Dec. 31, 1902	4,748 756	79,907 16,240	1,792,845 394,671	989,757 219,089	8,123,283 3,016,891
Hand-in-Hand	Dec. 31, 1902	898	30,236	690,070	252,582	3,085,765
Itinerant Meth. Preach. Annuitant.	Fen. 28, 1903.		30,230		10,764	408,531
Law Life	Dec. 31, 1902	565	21,046	534,796	262,829	4,054,819
Law Union and Crown Legal and General	Dec. 31, 1902 Dec. 31, 1902.	1,483	28,182 67,279	775,092 1,584,085	350,172 364,718	4,263,265 3,841,261
Life Association of Scotland	April 5, 1903	931	17,377	527,638	382,681	5,204,143
Life and Health (life only)	Drc. 31, 1902	93*	-//3//	327,030	1,290	1,341
Liverpool & London & Globe	Dec. 31, 1902	974	18,839	463,832	239,656	5,583,493
London Assurance London, Edinburgh & Glasgow	Dec. 31, 1902 Dec. 31, 1902	543 2,798	10,931	291,084 274,445	163,321 54 986	1,152,103 200,025
London and Lancashire	Dec. 31, 1902	2,211	30,757	684,804	274,786	1,742,871
London Life	Dec. 31, 1902	2,211	13,795	316,492	356,636	4,526,657
Marine and General	Dec. 31, 1902	943	10,999	294.877	104,534	1,162,184
Metropolitan	Dec. 31, 1902 Dec. 31, 1902	20C QI,502	4,968 2,297,564	139,383 42,032,917	157,653	2,081,440 78,089,284
Mutual Life of Australasia	Dec. at. tons	3,201	30,352	760,606		1,638 939
Mutual Reserve	Dec. 31, 1902		30,332	/00,000	978,922	976,116
National of Ireland	Dec. 31, 1002.				9,855	129,311
National Mutual National Mutual of Australasia	Dec. 31, 1902 Sept. 30, 1902	545 7,369	12,833 66,122	256,905 1,717,553	179,702 408,707	2,596,317 3,460,471
National Provident	Nov. 20, 1902.)		642,005	448,533	5,878,924
New York	Dec. 31, 1902	1,862	28,122	442,095	12,900,526	65.507.504
North British and Mercantile	Dec. 31, 1902	3,267	74,404	1,755,027	893,569	12,824,056
Northern	Dec. 31, 1902	1.051	13,868	352,217	267,107	4,109,816
Norwich Union	Dec. 31, 1902	3,868	110,386	2,845,455	534,866	4.737.755
Patriotic Pearl (ordinary)	Dec. 31, 1902			8ra 744	21,661	208,730 560,835
Pelican	Dec. 31, 1902 Dec. 31, 1902	9,424 438	32 358 12,830	857,744 312,120	130,934 124,507	1,364,267
		450	,030	1 5-2,220		

^{*} Amalgamated in 1603 with the Pelican Life. † Exclusive of paid-up capital.

BRITISH LIFE ASSURANCE BUSINESS-Continued.

		New	Business-	Gross	<u>-</u>	
	Date to Which		D USIN ESS		Total Life	Life and
NAME OF COMPANY.	Accounts are Made up.	Policies.	Premiums.	Amount Insured.	Premiums. (Net).	Annuity Funds, †
			£	£	£	£
Pioneer	Mar. 31, 1902.		۵		23,288	تة 15,447
Provident Clerks	Dec. 31, 1902	2,102	12,503	304,447	158,410	2,234,258
Provident Free Home	1)ec. 31, 1902		,5-5	3-4,44,	74,228	527,999
Provident Life	Dec. 31, 1902.	1,021	19,102	433,319	240,338	3,330,830
Prudential	Dec. 31, 1902	69,662	364,068	6,680,050	3,651,458	24,976,894
Refuge	Dec. 31, 1902	21,857	76,534	1,433,025	423,746	1,742,603
Rock	Dec. 31, 1902	873	20,079	499,907	170,258	2,303,789
Royal	Dec. 31, 1902		48,852	1,110,041	639,320	8,340.777
Royal Exchange	Dec. 31, 1902.	1,386	23,483	595,988	235,446	2,802,499
Royal National Pension Fund	Dec. 31, 1902	•••••	•••••	•••••	65,756	629,404
Sceptre	Dec. 31, 1902.	582	3,862	122,605	69,615	948,278
Scottish Accident (Life Dept.)	Dec. 31, 1902.	241		60,030	13,047	34,972
Scottish Amicable	Dec. 31, 1902	960	34,440	512,920	255,080	4,375,375
Scottish Equitable	Mar. 1, 1903	1,888	28,168	751,011	374,563	4,637,966
Scottish Imperial	Dec. 31, 1902	306	4,816	122,507	58,∞3	589,265
Scottish Life	Dec. 31, 1902	848	14,949	372,019	85,466	725.754
Scottish Metropolitan	Dec. 31, 1902	454	8,223	266,913	70,739	513,959
Scottish Provident	Dec. 31, 1902	3,238.	69,367	1,310,569	650.453	12,403,398
Scottish Temperance	Drc. 31, 1902	1,348	13,621	406,770	114,812	767,923
Scottish Union and National	Dec. 31, 1902	873	20,786	425,892	309,032	4,153,473
Scottish Widows Fund		2,449	56,co2	1,406,791	1,074,502	16,226,966
Standard		4,815	95,697	2,337,090	922,690	10,273,123
Star		2,992	33,911	863.788	556,763	5,616,642
Sun	D-c. 31, 1902	5,623	73.144	1,799.391	524.576	4,891,113
Sun of Canada	Dec. 31, 1902	10,949	110,197	2,266,580	556,405	2,699,536
Union	Dec. 31, 1902	1,114	15.473	419,484	349.347	2,965,097
United Kingdom Temperance		2,817	30.774	845,841	508,890	7,577,833
University	April 30, 1903	146	3,803	77,052	59,013	939.495
Victoria Mutual Westminster and General	Dec. 31, 1902				12,367	119,546
Yorkshire		307	4,209	112,770	61,954	657,783 1,040,413
-VIASUUE	Dec. 31, 1902	717	11,153	300,557	89,685	1,040,413

[†] Exclusive of paid-up capital.

Foreign Life Insurance Companies Transacting Business in the United Kingdom.

Date of Organization.	Name and Location of Company,	Name of Manager or Agent.
1859 1880 1843 1881 1845 1844	Equitable Life of (U. S.) New York. Munich Reinsurance, Munich. Mutual (of New York), New York Mutual Reserve Life, New York New York Life, New York. Phenix, Paris Polar, Spain	Carl Schreiner. D. C. Haldeman. Wm. Stone, Comptroller. C. Seton Lindsay. M. Rebours-Guizelin.

INDUSTRIAL INSURANCE IN GREAT BRITAIN.

Name of Company.*	Year.	Number of New Policies.	Total Premiums.	Claims Paid.	Expenses of Manage- ment.	Insurance Fund exclu sive of Capital.
Aberdeen and Northern F. S	1902 1902 1902 1902 1902	5,283 1,073 3,862 421 195	11,400 8,920 14,440 652 1,183	5 796 3,325 7,843 340 931	3,284 4,771 4,914 175 513	68,65 25,96 34,22 1,60 21,93
Birmingham Workmens F. S	1902 1902 1902 1902 1902	1,649 53.293 2.943 2,216 253,236	1,518 71,761 7.578 1,773 141,526	778 32,274 5,243 6c5 73,196	709 25,374 1,899 1,161 72,227	243 302,403 32,854 186,780
British Natural Premium British United Thrite F. S. British Workmans and General British Workmans F. S. Chorley Family Funeral F. S.	1902 1902 1902 1902 1902	1,630 470,076 5 587	27,005 748 822,464 192 1,037	12,601 763 331,955 123 790	22,458 775 330 911 87 208	3,260 1,048 927,488 6ç2 5 264
City of Glasgow F. S. Co-up-rative Empire Guarantee. Excelsior Co-operative F. S. General F. S.	1902 1902 1903 1902 1902	22,409 207 54,202	35.942 1,507 356 302 62,523	15,351 341 65 209 27,134	17,348 594 511 243 30,701	211,206 1.265 198 15,510
Golden Eagle F. S. Hahifax Royal F. S. Hyde Fureral F. S. Imperial F. S. Lancaster Benevolent F. S.	1902 1902 1902 1902 1902	128 151 1,023 214	147 672 695 652 1,911	121 628 579 39 1,101	98 422 116 964 448	1,709 2,025 167 25,034
Liverpool and General F. S	1901 1902 1902 1902 1903	4,515 6,705 455,451 270,439	439 14,506 791,388 376,436 221,925	9,146 9,146 298,384 141,389 80,333	579 6,559 366,318 167,847	167 44,915 1,9 65,957 258,859 259,130
Loyal Philanthropic F. S. Methodist and General. National Mutual Aid F. S. New Era Northumberland and Durham F. S.	1902 1903 1902 1902 1902	14.486 80 400	20,435 200,433 385 6,992 593	11,372 39,108 101 2,784 354	9,565 106,575 71 7,267 240	65.636 154.242 1,878
Pearl Peoples Family F. S Pioneer Promnent Sick Berefit F. S Prudential	1902 1901 1903 1902 1902	Stated. 175 152	953,185 647 23,297 142 5,690,907	337.719 1.177 6,616 74 2,140,645	449,832 599 15,382 60 2,253,049	1,109,295 883 17,783 36 19,615,878
Rechabite and General Burial F. S	1902 1902 1902 1900 1902	77 48,130 7,313 3	314 1,204,434 11,995 8,055	158 512,044 4,639 3,436 3	103 599,184 7,098 4,668	2,350 732,972 2,012 1,856 8
Royal Liver F. S Royal London F. S Scottish Imperial Scottish Legal F. S Scottish United Reform F. S	1902 1902 1902 1902 1902	436,991 637,167 205,262 5,761	614,706 663,362 4,613 219,979 7,110	302,595 252,102 1,281 102,703 3,985	248,794 292,360 6,890 92,482 2,937	2,071,303 1,103,683 528,276 19,647
Star Benefit F. S	1902 1902 1902 1903 1902	229 94 130	1,850 214 146 19,641 5,175	1,457 241 68 8,343 2,334	437 151 136 16,868 7,858	7,029 3,926 2,849 43,493
Walsall National Benefit Association Wesleyan and General Wheel F. S Yorkshire F. S Yorkshire Provident	1902 1902 1902 1902 1901	30 132 1,675	416 558,835 128 744 18,016	207 227.534 11 5 6,876	134 253,135 48 411 6,059	263 710,559 174 497

CASUALTY INSURANCE IN GREAT BRITAIN.

Synopsis of the published revenue accounts of the accident insurance companies transacting business in the United Kingdom as shown by their latest reports.

			Expenditure.		Accident
NAME OF COMPANY.	Year Ending.	Net Premiums.	Net Claims Paid.	Expenses of Manage- ment.	Fund Exclusi- of Capits
		٤.	ک	ک	۵
stainers and General	1902	226	85,035	374	72,2
crington Plate Glass	1902 1902	139,016 215		51,905	72,2
rnsley and District Plate Glass	1902	129	97 69	50	2
ackburn Plate Glass	1901	397	278	102	I
ackpool Tradesmens Plate Glassbiton Employers Mutual	1903	490 024	326	131	2,7
itish and Irish Plate Glass	1903 1903	1,764	342 847	298 727	1,3
itish United Guarantee	1903	257	53	139	Ĭ
ilders Accident	1902	13,581	10,340	4,008	27,6
urnley Plate Glass	1901	106 8	56 Nil.	39	1
entury	1903 1902	40,938	17,268	13,984	100,2
ity Plate Glass	1902	1,013	9	67	3
ommercial Union	1902	110,212	57.777	36,892	38,6
ompensation and Guarantee Fundo-operative	1903	93,435	55,569 708	22,630	19,5
redit Assurance and Guarantee	1902 1901	2,006 37,080	25,593	10,464	7.9
roydon and District Plate Glass	1902	206	2	61	1
arwen and District Plate Glass	1902	87	56	32 66	1 2
ewsbury and District Plate Glass	1902	144	80		3
ast of Scotland Plate Glassconomic Plate Glass	1903 1902	145	99 562	623) ,
mpire Guarantee		1,358 5,394	704	5,049	I,
mployers Liability Assurance Corporation	1902	529,424	466	805	372
agine, Boiler and Employers Liability	1902	57,621	48	743	33.
eneral Accident uardian	1902	231,355	214	536	117.
Ialifax Plate Glass	1902	12,402 416	5,334 237	4, 24 3	16,
larrogate Traders Plate Glass	1903	151	40	74	
iastings and St. Leonards Plate Glass	1902	445	219	192	1
lereford Financial and Plate Glass		65	8	38	1 :
ierne Bay Plate Glass	1902 1902	46,964	29,250	15,635	21,
luddersfield and District Employers	1903	345	117	115	- T.
luddersfield Plate Glass	1902	513	291	192	1,
Iuli and Eastern Counties Plate Glass	1901	2,119	1,091	963	2,
mperial Accident, Live Stock and Generalnsurers Plate Glass		36,997	19,724	12,914	15,
pswich Mutual Plate Glass.	1903 1903	316 155	139 82	113	
ron Trades Employers	1903	72,834	62,856	9,580	49.
sle of Wight Plate Glass	1903	136 87	72	51	"
Keighley and District Plate Glass	1902		47	43	3
ancashire and Yorkshire	1903 1902	51,014 327,696	27,489 204,835	18,459	58,: 150,0
Law Guarantee and Trust	1902	118,456	78,598	95,577	205,
aw Investment	1900	2,155	331	3,258	
Aw Union and Crown	1902	7,632	3,253	2,621	8,1
Leeds Mutual Plate GlassLeigh and District Plate Glass	1900	1,479	911	444	1,2
Licenses.	1901 1902	95 100,470	65 52 ,5 3 8	28,208	78,
Life and Health.	1902	15.946	7,264	7,821	1,2
Liverpool Mortgage	1902	12,135	6,398	2,867	51,0
Liverpool Mutual Plate Glass	1902	125	59	986	
Local Government Guarantee	1903	2,455	490 8 660		7.5
London Guarantee and Accident	1902	15.922 300,319	8.002 154,559	0,013	331,1
London and Lancashire Fire.	1902	52,380	27,538	18,083	20,0
London and North British Plate Glass	1902	4,529	2,097	2,050	1,9
Luton Plate Glass	1902	108	29	40	-0.
Manchester Steam Users. Midland Employers.	1902	13,073	65	14,558 1,605	28,3
MORE and District Employers	1903	6,766	6,275	50	7,2
Mutual Guarantee	1902	95 5,281	1,461	3,062	3,1
multal Plate Glass	1002	1,102	466	480	1 4
National Boiler and General	1903	51,635	52	169	72,5

CASUALTY INSURANCE IN GREAT BRITAIN-Continued.

			Expenditure.		Accident
NAME OF COMPANY.	Year Ending.	Net Premiums.	Net Claims Paid.	Expenses of Manage- ment.	Fund Exclusive
•		£		£	1
National Burglary	1902	27,169	13,841	10,530	16,2
National Guarantee and Suretyship	1903	15.235	100	30	35,8
National of Ireland	1902	8,588	4,020	3.677	30,
National Union	1902	26,120	8,530	11,465	25,16
Nelson and District Plate Glass	1002	158	87	66	13
North of Scotland Plate Glass	1903	516	194	230	6
Northern Accident	1902	46,752	20,645	20,058	45,96
Northern Plate Glass	1001	5,479	2,908	2,241	3.67
Norwich and London Accident	1903	189,016	105,640	58,932	206,95
Norwich Mutual Place Glass	1903	167	75	38	î
Nurserymens and Market Gardeners Hailstorm	1903	2,348	Nil.	638	7.3
Ocean Accident and Guarantee	1002	1,167,091	828,486	415,105	689,25
Patriotic	1902	13,172	10,012	3,952	6
Pioneer	1003	238	107	104	1 18
Profits and Income	1902	14,785	2,061	11,045	2,50
Provident Clerks Accident	1902	25,733	15,303	5,985	66,8
Provident Clerks Guarantee	1903	27,850	7,255	12,087	74.75
Provident Plate Glass	1002	3,183	1,507	1,558	9
Railway Passengers	1002	246,365	134,287	67.553	206,0
Renfrewshire Glass	1903	522	236	187	2
Rock Life	1002	33,882	18,057	11,963	18,3
Royal Exchange		72,004	37,165	20,060	36,0
Scottish Accident		52,976	23,504	23,055	60,5
Scottish Boiler	1902	18,451	8,201	5,898	9,4
St. Albans Plate Glass	1903	51	14	20	77
Scottish Employers	1902	110,060	92,548	35,118	81,13
Scottish Life	1902	7,043	3,203	5,637	19,7
Scottish Live Stock	1903	9,906	5,946	3,659	1.68
Scottish Metropolitan	1902	19,904	8,119	10,436	10,0
Scottish Plate Glass	Igoo	13,216	7,007	5,649	4,2
Scottish Temperance	1902	5,201	2,262	2,034	14,1
Shipley and District Plate Glass	1003	63	25	32	22
Sickness, Accident and Life	1800	39,787	16,859	13,874	75.7
South End Tradesmens Plate Glass	1902	160	61	52	75.7
South of Scotland Woolen Manufacturers	1003	492	240	58	1,07
Sun Life	1002	114,102	20,725	20,817	278,20
Fraders Accident	IQOI	414	153	165	18
Uister Plate Glass	1896	1,160	580	498	35
United Legal Indemnity	1903	9,020	1,146	4,805	3,10
Vulcan Boiler	1902	141,539	129	528	37,89
Wakefield Mutual Plate Glass	IQOI	162	83	71	37,125
Windsor and Eton Plate Glass	1903	114		26	10
Wolverhampton Plate Glass	1002	444	35 158	241	20
Yarmouth Plate Glass	1800	107	44	24	10
Yorkshire	1002	17,418	9,953	5,922	5,06
	1	-//	CCEIE	3,5	,,

ACTUARIAL SOCIETIES IN GREAT BRITAIN.

ACTUARIES' CLUB.

Consisting of the combination in 1899 of the Actuaries Club (1848) and the Institute of Actuaries Club (1885); chairman, Charles Daniel Higman; honorary treasurer, Ernest Woods; honorary secretary, Geoffrey Marks.

ASSOCIATED SCOTTISH LIFE ASSURANCE OFFICES.

Established 1840. Object—The advancement of the business of life assurance in Scotland, by promoting uniformity of practice among the officers in matters of general administration, by watching over all legislative measures bearing upon life assurance, with a view to joint action in regard to them, and by affording opportunities for consultation and co-operation on all matters affecting the common interests of the offices. Chairman, J. Graham Watson; hon. secretary, Philip R. D. Maclagan, F. R. S. E., Edinburgh.

BIRMINGHAM INSURANCE INSTITUTE.

Founded 1887. Objects—(1) The reading of papers and delivering of lectures by members, or experts who are not members, upon subjects connected with insurance business generally. (2) The discussion of all questions relating to such business. (3) The promotion of social intercourse amongst members of the profession in Birmingham and district. Ordinary general meetings are held on the last Friday in

each month, from October to March, both inclusive. The annual general meeting is held at the beginning of each session. President, A. J. Lewis; vice-presidents, T. W. Jamison, J. Headon Boocock; honorary treasurer, A. R. Winn; honorary secretary, Alexander Latta; librarian, F. C. W. Cox.

EDINBURGH INSURANCE CHESS CLUB.

(Affiliated with the Scottish Chess Association.)

Arrangements have been made with the Philosophical Chess Club whereby the club will meet every Monday and Friday during the season, extending from October 1 to April 1, between the hours of 7 and 11 p. m. Club tournaments, matches with other clubs and inter-office matches will be held during the season. The club is open to members of the insurance profession and of the faculty of actuaries in Scotland. Gentlemen desirous of joining are requested to communicate with the secretary, at 67 George Street. Club rooms—Philosophical Institution, 4 Queen Street, Edinburgh. President, D. Y. Mills; match captain, 1 ex. Fraser; honorary secretary and treasurer, H. E. Smith.

FACULTY OF ACTUARIES IN SCOTLAND.

FACULTY OF ACTUARIES IN SCOTLAND.

Constituted 1856. Incorporated by Royal Charter 1868. Hall, 24 George Street, Edinburgh. President, Niel B. Gunn; vice-presidents, Geo. M. Low, F. R. S. E., David Deuchar and A. H. Turnbull; honorary secretary, I. J. M'Lauchlan; honorary treasurer, Wm. G. Walton; council, Geo. C. Stenhouse, James Chatham, Gordon Douglas, Lewis P. Orr, J. M. Warden, James Watt, A. E. Sprague and W. S. Nicoll; Arch. Hewat, Thomas Kyd, John Lamb, Wm. A. Sim, also ex-officio, the president, vice-presidents, hon, secretary and hon, treasurer; secretary, Vivian Marr, 22 George Street, Edinburgh. Honorary Fellows: H. Blackburn, M. A.; F. Fuller, M. A., LL.D.; D. Clunie Gregor and T. B. Sprague, M. A., LL.D.

FEDERATION OF INSURANCE INSTITUTES OF GREAT BRITAIN AND IRELAND.

Instituted March 12, 1897. President, David Deuchar; honorary treasurer, Thomas A. Bentley; secretary, Chas. Stevenson, 9 Albert Square, Manchester; executive consists of two representatives each from the Federated Institutes; educational committee consists of the examiners elected annually by conference; publication committee, two representatives from the Institute of Birmingham, and two from the Insurance and Actuarial Society of Glasgow.

INSTITUTE OF ACTUARIES.

Founded 1848. Incorporated by Royal Charter 1884. Staple Inn, Holborn, W. C. President, William Hughes; vice-presidents, Arthur F. Burridge, Thomas G. C. Browne, Geo. King, Ernest Woods; treasurer, Henry Cockburn; honorary secretaries, Geo. Todd, Frederick Schooling; honorary librarians, Geoffrey Marks, Henry W. Andras; auditors, Bernard Woods, Henry E. Wilson, Wm. M. Monilaws; honorary editor of the Journal, George King; honorary sub-editor, Henry J. Baker; assistant secretary, S. H. Jarvis; honorary member, Lieut.-Col. W. H. Oakes, Sevenoaks. Note—Persons intending to study should apply to the assistant secretary.

INSURANCE AND ACTUARIAL SOCIETY OF GLASGOW.

Established 1881. Objects—(1) The promotion of the study of the principles of fire and life assurance and of assurance against other contingencies. (2) The consideration of all subjects to which the doctrine of probabilities may be applied, as well as the best methods of collecting and applying statistics. (3) The consideration of questions bearing on social science or political economy. (4) The formation of a library of professional works for the use of the members. President, James Stirling; vice-presidents, A. K. Rodger, N. B. Gunn and Henry G. Andrews; honorary treasurer, W. C. Rankin; honorary secretary, Stewart Lawrie; auditor, W. W. Naismith.

INSURANCE ASSOCIATION OF MANCHESTER.

Objects—To encourage the delivery of essays and lectures upon subjects connected with insurance, and discussion thereon; of organizing visits of inspection, and of promoting social intercourse amongst those connected with insurance companies. President, T. B. Willer; vice-presidents, J. H. Bagshaw, Charles F. Brenan, G. L. Lambert, E. Rome, W. H. Hoyle and A. H. Heal; honorary treasurer, A. M. Allen; honorary secretary, W. H. Bibby.

INSURANCE CHESS CLUB.

Established 1893. Objects—The promotion of chess amongst insurance men by private play, by matches between offices, and by matches with other clubs. The club was also entered (for 1903-1904) in the "A" division of the London Chess League. The club meets on Mondays and Thursdays, after 4.30 p. m., from October to April, at the "Cabin," 6 Old Jersey, E. C. President, G. H. Ryan; honorary treasurer, G. C. Morant; honorary secretary, G. S. Vinen; auditors, R. Masters and J. S. Runtz.

INSURANCE CLERKS' ORPHANAGE.

INSURANCE CLERKS' ORPHANAGE.

Incorporated July, 1902, under the Companies acts, 1863 to 1900. The liability of each member is limited to 5s. The objects for which the institution is established are: To maintain and educate children of deceased persons who were or had been at or before the time of their death officers, or clerks of companies, or associations, carrying on the business of insurance in the United Kingdom, and children of persons who from time to time are or have been officers, or clerks of such companies, or associations, but who from physical or mental infirmity are unable to provide for their families. The education provided by the Institution shall include biblics' teaching, but the Institution shall be unsectarian. To provide the children (as part of their maintenance) with all necessary and proper clothing, board, lodging and medicine and medical and surgical attendance, appliances, nursing and comforts. Founder, Albert D. Brookes, Clifton, Bristol. President, The Right Honorable Lord Rothschild, G.C. V.O.; general committee, Samuel J. Pipkin, chairman; E. H. Holt, deputy chairman; solicitors, Messrs. Gard, Rook & Winterbotham, 2 Gresham buildings, Basinghall Street, E. C.; bondon and County Bank, Lombard Street, E. C.; honorary auditors, Messrs. Price, Waterhouse & Co., Frederick's Place, Old Jewry, E. C.; office, 11 Queen Street, Cheapside, London, E. C.; secretary, R. C. Cole. Members and subscribers may commence their annual subscriptions on any of the following dates, viz.; February 1, May 1, August 1 or November 1, and all future subscriptions will be due on the date so selected. Five shillings annually qualifies for membership, £8 8s. in one sum qualifies for life membership.

INSURANCE INSTITUTE OF BRISTOL.

Objects—Social intercourse amongst members and the cultivation of knowledge on insurance subjects. President, James Bolton; vice-presidents, B. A. Carter, J. Mason Guttridge, W. Blair, J. Y. Crowe, Geo. C. Glasson; past presidents, Henry L. Riseley, Albert D. Brookes, W. Wilkes Woodhill, S. G. Mozey, Graham H. Wills; honorary treasurer, J. M. Guttridge; honorary secretary, Wm. Pearce Tapp, Jr.; assistant secretary, H. W. Cary.

INSURANCE INSTITUTE OF IRELAND.

Dublin. Objects—(1) The promotion of the study of the principles of fire and life assurance, and assurance against other contingencies. (2) The consideration of all subjects to which the doctrine probabilities may be applied, as well as the best methods of collecting and applying statistics. (3) organization for any purpose necessary for the requirements of the profession. (4) The promotion of good understanding amongst the members of the insurance profession in Ireland. President, Henry Poulter; vice-presidents C. Chevalier Cream, Bernard H. O'Reilly, C. W. Fiennes; honorary treasur A. H. Fletcher; honorary secretary, W. A. McConnell; honorary librarian, Pat. B. Carphin.

INSURANCE INSTITUTE OF MANCHESTER.

President, Thomas A. Bentley; vice-presidents, J. London, R. McConnell, James Ostler; honora secretary, H. M. Bentley; treasurer, Chas, Hobbins.

THE INSURANCE INSTITUTE OF NEWCASTLE-ON-TYNE.

Founded 1896. Objects—(1) The reading of papers and the delivery of lectures by members, experts not members, upon subjects connected with insurance business generally. (2) The discussion of all questions relating thereto. (8) The formation of a library for the use of members. (4) Tryomotion of social intercourse amongst the members. President, James Hopper; vice-presidents, J. P. Blunt; F. W. Pauton, C. Shutt and J. S. Waterstone; honorary treasurer, H. A. Brownfoot; honorary secretary, J. H. Chapman; honorary librarian, H. P. Blunt.

INSURANCE INSTITUTE OF YORKSHIRE.

Objects—The delivery of lectures on subjects connected with insurance business, the discussic of questions relating thereto, and generally, the promotion of social intercourse amongst the membe of the insurance profession in Yorkshire. Meetings—Philosophical House, Park Row, Leeds. Presiden P. L. Newman; ex-presidents, ex-officio members of council, T. S. Riley, James Wardle, J. B. Robert J. W. Wooten and C. M. Tate; vice-presidents, J. P. Eddison, F. R. Hardingam, D. M. Linle F. J. Allen, A. H. Cowpe and W. Holbrook; honorary treasurer, W. Riley; honorary librarian, W. & Holroyd; honorary secretary, Edward Bagshaw; honorary auditors, F. Atterton, T. Brown.

INSURANCE SOCIETY OF EDINBURGH.

Established 1901. President, David Deuchar; vice-presidents, Alexander Duncan, P. R. D. Malagan, F.R.S.E.; David Paulin, F.R.S.E.; Henry Brown; treasurer, D. M. Cameron; secretary, Rober Taylor. LIFE ASSURANCE MEDICAL OFFICERS' ASSOCIATION. 1

Object—The discussion of the Medical aspect of subjects connected with life assurance, with a viet to obtaining increased information and greater unity of opinion. President, Sir Dyce Duckworth; vice presidents, Hector Mackenzie, R. Hington Fox; treasurer, G. A. Heron; secretaries, A. T. Davies and F. Parkes Weber

THE LIFE OFFICES' ASSOCIATION.

Established March 18, 1889. Object—The advancement of the business and the protection of th interests of life assurance, so far as can be secured by consultation and combined action upon question appertaining to the interests common to life offices. The association is open to companies having thei head offices in Great Britain or Ireland, or in any colony or dependency of the Empire, and making returns under the life assurance companies' acts. Chairman, G. H. Ryan; deputy chairman, H Cockburn; honorary secretary and treasurer, J. Charles Wardrop.

NORWICH INSURANCE INSTITUTE.

Founded 1886. Secretaries' Office, 7 Surrey Street, Norwich. Patrons, Major F. Astley Cubitt S. Gurney Buxton; president, C. A. Bathurst Bignold; vice-presidents, A. R. Anderson, J. F. Cubitt H. D. Curnick, F. Dalton, J. J. W. Deuchar, A. Dixon, Geo. Gibb, J. Montgomery Hare, Henri D. Heyn, J. B. Laidlaw, John Large, W. H. Lowden, C. E. Noverre, Hugh Panton, F. Oddin Taylor J. T. Ward, James Watson, Joseph Watson; treasurer, C. R. Quinton; auditor, L. B. Fugi; librarian W. T. Blazeby; curator, G. O. Clark; assistant curator, F. J. Hall; microscopist and photographer G. Reeve; secretary, E. B. Corsbie; assistant secretary, C. S. Weston.

NOTTINGHAM INSURANCE INSTITUTE.

Founded 1898. Objects—The reading of papers and delivery of lectures upon subjects connected with insurance business generally, the discussion of all questions relating thereto, and the promotion of social intercourse amongst the members of the profession in Nottingham and district. President, R. H. Russell; vice-president, W. G. Neish; honorary secretary, T. B. Redgate; honorary treasurer, James Haslam.

REGISTRY OF FRIENDLY SOCIETIES.

No. 28 Abingdon Street, Westminster, S. W. Chief registrar, E. W. Brabrook, F.S.A.; assistant registrar, J. Duncan S. Sim; chief clerk, George Brown; actuarial clerk, A. M. Leveaux.

ROYAL STATISTICAL SOCIETY.

No. 9 Adelphi Terrace, Strand, W. C., London. Honorary president, H. R. H. The Prince of Wales, K. G.; honorary vice-presidents (having filled the office of president, The Right Hon. George Shaw-Lefevor, The Right Hon. Lord Brassey, K.C.B.; Sir Robert Giffen, K.C.B.; LL.D., F.R.S.; The Right Hon. Viscount Goschen, F.R.S.; Charles Booth, D.Sc., F.R.S.; Sir Alfred Edmund Bateman, K.C.M.G.; The Right Hon. H. Courtney, M.A., M.P.; The Right Hon. Sir Fowler, G.C.S.I., M.P.; The Right Hon. Lord Avebury; president, Major Patrick George Craigie, C.B.; vice-presidents, E. W. Brabrook, C.B.; Prof. F. Y. Edgeworth, M.A., D.C.L.; Sir Francis S. Powell, Bart., M.P.; The Right Hon. Earl of Verulam; bankers, Messrs. Drummond, Charing Cross, S. W., London; honorary secretaries, J. A. Baines, C. S. I. (and foreign); N. A. Humphreys, R. H. Rew; treasurer, R. Biddulph Martin; secretary and editor of the Journal, Benedict W. Ginsburg, M.A., LL.D.; chief clerk and librarian, John A. P. Mackenzie.

Total Sums Insured and Funds of British Life Offices.

ate.	Name.	Valuation Year.	Insurance in Force.	Life Fund at Same Date.
383	Abstainers and General (Ordinary)	1898	£616,978	
383	Abstainers and General (Industrial)	1898	359,168	{ £128,163
324	Alliance	1898	10,328,401	3,125,359
308	Atlas British Equitable	1899	4,948,798	1,650,248
B54	British Homes	1898 1902	4,857,138 477,886	1,661,032
363	British Legal	1901	3,281,273	185,049
B66	British Workmans and General (Ordinary)	1902	2,339,577	} 927,487
866 833	British Workmans and General (Industrial)	1902 1902	11,708,326	1)
	Century Life	1902	6,969,669 547,711	2,059,024 47,625
	Citizens	1902		626,754
838	City of Glasgow	1899	4,754,737 7,168,711	2,491,989
824 824	Clergy Mutual Clerical, Medical and General	1901	9,066,709	4,212,754
873	Colonial Mutual	1901	9,812,539 10,779,926	3,833,914 2,350,459
861	Commercial Union	1897	6,324,094	2,029,879
807	<u>Eagle</u>	1902	5,508,350	2,401,819
823	Economic	1898	9,628,976	3,996,933
823 839	Edinburgh English and Scottish Law	1902 1900	9,376,017 6,822,545	3,747,342 2,312,648
702	Equitable.	1800	7,537,145	4,681,088
844	Equitable. Equity and Law	1899	9,189,265	3,546,992
832	Friends Provident	1902	6,448,362	3,014,890
837 848	GeneralGresham	1902	5,800,974	1,908,699
821	Guardian	1899	24 ,344,344 7,165,600	7,513,945 3,024,524
836	Hand-in-Hand	1901	6,352,523	1,588,600
823	Law Life	1899	9,346,453	4,065,104
854	Law Union and Crown (L. U. and C.) Law Union and Crown (Crown)	1899	6,936,006	1,756,628
836	Legal and General	1899	4,640,615 10,978,825	2,193,705 3,711,191
838	Life Association of Scotland	1001	14,499,141	4,982,006
836	Liverpool and London and Globe	1898	8,173,966	5,135,817
62	London and LancashireLondon Assurance	1902	7,438,734	1,742,871
720 360	London and Manchester (Industrial)	1900	5,283,856 3,434,403	2,187,480 228,784
18	London, Edinburgh and Glasgow (Ordinary) London, Edinburgh and Glasgow (Industrial)	1900	948.128	1)
81	London, Edinburgh and Glasgow (Industrial).	1900	6,695,895	313,054
306 352	London Life Association	1901	10,213,841	4,507,257
52 367	Marine and General	1899 1897	2,843,498 1,354,601	995,538 28,254
835	Metropolitan	1900	5,263,183	2,028,924
	Mutual Life of Australia	1899	5,169,234	1,359,362
	National Mutual of Australia	1901	12,024,257	3,265,126
1830 1822	National Mutual	1898 1902	6,413,628 309,096	2,600,428
835	National Provident	1902	13,206,616	5,881,792
1823	North British and Mercantile	1900	25,335,869	11,326,704
1836 1 8 08	Northern	1900	8,475,758	3,388,554
1824	Norwich Union	1901	15,444,209 594,480	4,299,253
1864	Pearl (Ordinary and Industrial)	1900	18,104,047	1,164,412
1797	Pelican and British Empire (Pelican)	1900	3,896,061	1,299,418
1891	Pioneer	1902	446,846	15.447
1806 1840	Provident	1902 1902	7,931,379 5,644,022	3,330,830 2,234,25
1880	Provident Free Home	1898	2,030,787	381,52
1848	Prudential (Ordinary)	1902	75,794,277	24,977,480 19,615,87
1848	Prudential (Industrial)	1902	146,752,651	19,615,87
1864 1806	Refuge (Ordinary)	1902 1892	8,022,465 6,136,912	1,742,600 2,328,78
1845	Royal	1899	15,325,827	6,076,47
1720	Royal Exchange	1900	7,055,923	2,667,80
1864	Sceptre	1898	2,282,332	763,17
1826	Scottish Amicable	1900	8,479,521	4,202,02 4,801,24
1831 1865	Scottish Equitable	1903 1900	12,757,609 1,871,875	546,02
1881	Scottish Life	1900	2,131,384	593,98
1876	Scottish Metropolitan		2,022,494	368,64
1837	Scottish Provident	1901	25,173,209	12,024.21

TOTAL SUMS INSURED AND FUNDS OF BRITISH LIFE OFFICES-Continued.

Date.	Name.	Valuation Year,	Insurance in Force.	Life Fund at Same Date.
1883	Scottish Temperance	1902	£3,354,347	£773.∋22
1824	Scottish Widows Fund	1899	10,583,530	3,443,010
1815		1901	35.231.377	15,839.427
1825	Standard	1900	26,145,150	8,933.035
1843	Star	1898	16, <i>7</i> 50,588	4,679,107
1810	Sun	1901	13,663,234	4,712,278
1813	Union	1902	10,258,987	2,065,007
1840	United Kingdom Temperance	1900	16,103,086	7,267,114
1825	University	1900	2,147,194	1.002.074
1860	Victoria	1901	351,637	112.608
1841	Wesleyan and General (Industrial and Ordinary)	1898	8,024,156	448,137
1836	Westminster and General	1901	1,826,104	650,531
1824	Yorkshire	1900	2,355,988	897,386

INTEREST OF BRITISH LIFE OFFICES.

MEAN RATE OF INTEREST REALIZED BY THE FOLLOWING OFFICES ON THE INVESTED FUNDS AT DATE OF LATEST VALUATION.

Name and Date of Year Ending Last Valuation Period.	£	s.	ď.	Name and Date of Year Ending Last Valuation Period.	£	s.	d
Abstainers and General (1898)		0	IO	National Mutual of Australia (1901).		15	1
Alliance (1898)		16	6	National Provident (1902)	I	-3	-
Atias (1800)	3	IQ	8	North British and Mercantile (1900).	3	ΙQ	ì
British Equitable (1899)	Ã	2	11	Northern (1000)	4	~	Č
British Home (1902)	3	18	10	Norwich Union (1991)	7	8	ç
British Legal (1892)	3	9	10	Norwich Union (1901)	3	15	1
British Workmans and General (1902)	4	2	2	Pelican and British Empire (Pelican)	3	-3	•
Caledonian (1897)	3	17	3	(1900)	4	2	3
Century Life (1902)	Ā	-, I	8	Pioneer (1902)	3	15	č
City of Glasgow (1899)		14	10	Provident (1902)	3	18	2
Clergy Mutual (TOOT)	3	IQ	o	Provident Clerks (1902)	3	16	11
Clergy Mutual (1901)	2	18	2	Provident Free Home (1898)	3	2	3
Colonial Mutual (1899)	3	7	6	Prudential (Ordinary) (1902)	3		
Commercial Union (1897)	7		9.	Prudential (Industrial) (1902)	3	4 6	3
Eagle (1902)	4	18	2	Refuge (Ordinary) (1901)	2		-
Eagle (1902)	3	10	8	Rock (1902)	3	_5	ě
Economic (1898)	4	_	8	Royal (1899)	3	17	
Edinburgh (1902) English and Scottish Law (1900) Equitable (1899)	3	17	_	Royal (1099)	3	14	
English and Scottish Law (1900)	3	16	I	Royal Exchange (1900)	3	18	:
Equitable (1899)	3	II	II	Royal National Pension Fund for			
Equity and Law (1899)	4	0	0	Nurses (1892)	4	II	11
Friends Provident (1902)		17	5	Sceptre (1898)		3	7
General (1902)		16	7	Scottish Amicable (1900)	3	19	8
Gresham (1900)	4	I	2	Scottish Equitable (1903)	3	14 18	
Guardian (1899)	3	16	4	Scottish Imperial (1900)	3		4
Hand-in-Hand (1901)	4	0	4	Scottish Life (1900)	4	3	6
Law Life (1899)	4	I	0	Scottish Metropolitan (1898)	4	2	6
Law Union and Crown (1899)	4	0	4	Scottish Provident (1901)		19	4
Legal and General (1901)	4	2	2	Scottish Temperance (1902)	4	ī	ò
Life Association of Scotland (1901)		12	2	Scottish Union and National (1899)	3	18	7
Liverpool & London & Globe (1898).	3	15	IO	Scottish Widows Fund (1901)	3	18	4
London and Lancashire (1902)	3	18	II	Standard (1900)	3	18	11
London and Manchester Ind. (1902)	3	3	6	Star (1898)	3	15	9
London Assurance (1900)	4	4	2	Sun (1901)	4	3	7
London, Edinburgh & Glasgow (1900)	3	ŏ	10	Union (1002)	2	15	Ś
London Life Association (1901)	3	17	5	United Kingdom Temperance (1900)	3	12	3
Marine and General (1800)	Ã	-,	II I	University (1900)	3	16	2
Methodist and General (1897)	7	18	3	Victoria (1901)	3	ō	_
Metropolitan (1900)	3	17	3	Wesleyan and General (Ind.) (1898).	7	13	7
Mutual Life of Australia (1899)	ş	17	å	Westminster and General (1901)	3		3
National of Ireland (1992)	ž	16	8	Yorkshire (1900)	3	19	2
National Mutual (1808)	3		٥	I OLEBUILC (1900)	4		7
winingi (1090)	4	I	0				

NEW INSURANCE ASSOCIATIONS OF GREAT BRITAIN. REGISTERED BETWEEN JANUARY 1 AND DECEMBER 31, 1903.

TITLE OF COMPANY.	Objects.	Date.	Nominal Capital.
Registered in England.	Piec cosidit moreone place		
Accrington & District Mutual	Fire, accid't, guarantee, glass, and all kinds except life	April 22	£1000 in £1 shares.
Alert	Plate glass and all kinds ex-	Feb. 21	_
Anglo-Continental Plate Glass.	cept life	June 16	£1000 in £1 shares. £5000 in £1 shares.
Automatic & General	To acquire patents and for accidents and all kinds ex-		_
Parent District	cept life	Sept. 11	£30,000 in £1 shares.
Barry District	Plate glass	April 3	£1000 in £1 shares.
British Commercial Glass	Marine	Jan. 26 Dec. 21	£100,000 in £10 shares. £2000 in £1 shares.
British Equitable	(Re-registration of an existing company)	July 6	
British Industrial	Accident, sickness and hre	March 3	£250,000 in £1 too shares. £10,000 in £1 shares. £5000 in £1 shares.
British Plate Glass	Plate glass	July 11	£5000 in £1 shares.
British Star	Plate glass, accid't & sickness Accident and all kinds except	Aug. 10	£500 in £1 shares.
Chester Traders Mutual	lifePlate glass	Sept. 19 June 11	£100,000 in £1 shares.
Consolidated	Life and all kinds	Dec. 18	£100 in £1 shares. £250,000 in £1 shares.
Citizens General Insurance &	Fire, accident, and all kinds		
Investment	Fire, accident, and all kinds	March 18	£10,000 in £1 shares.
Cosmopolitan Marine Mutual	except life	Oct. 10	Guarantee of £5 per member.
UnderwritingElectric & General	Marine	Jan. 1	Guarantee of £5 per member.
B 11 1 1 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	kinds except life	Dec. 22	£10,000 in £1 shares.
English & Scottish Maritime	Marine Plate glass	June 18	£100,000 in £5 shares. £500 in £1 shares.
Excelsior Plate Glass Hearts of Oak Life & General	Life, fire, accid't and all kinds	Aug. Feb. 5.	£150,000 in £1 shares.
Imperial Free Homes	House purchase, fire and all		
Indometry Association	kinds except life	May 5	£10,000 in £1 shares.
Indemnity Association	All kinds except life	July Feb. 27	Z5000 in £5 shares. Z10,000 in £1 shares.
Lancashire Plate Glass & Bur-	Plate glass, burglary and all		grojose in granacei
glary	kinds except life	May 29 Feb. 25	5,5000 in ros. shares.
Middlesex & Herts Mutual Plate	Plate glass	reb. 25	£2000 in £1 shares.
Glass	_cept life	Sept. 5	Guarantee of 5s. per member.
Midland Plate Glass Municipal Mutual	Plate glass	April 13	£250 in £1 shares.
	all kinds except life	March 13	Guarantee of £10 per member.
North China	Marine	Dec. 23	£150,000 in £15 shares.
North Hackney Okehampton Mutual Plate Glass	Plate glass	March 26 Jan. 12	L'iooo in Li shares. Guarantee of 2s. per member.
Port of Plymouth Hookers	Marine	Jan. 15	Guarantee of £1 per member.
Premier	Burglary, accident, and all	A	
Premier Underwriting	kınds except life	Aug. 22 Jan. 30	£100,000 in £10 and £1 shs. Guarantee of £5 per member.
Provincial Fire	Fire, accident, and all kinds		
Reversion Fund	Purchase & sale of reversions.	Oct. 27 March 3	£250,000 in £10 shares.
Reversionary Realization	Purchase & sale of reversions.	Sept. 30	£20,000 in £1 shares. £10,000 in £1 and 1s. shares.
Tower	Fire, accident and marine	Aug. 19	Z20,000 in Z1 shares.
Traction	Motors, accident, and em- ployers' liability	Feb. 18	Guarantee of £1 per member.
Union (existing company)	Fire, life, marine and accident	Aug. 25	£450,000 in £10 shares.
United Kingdom Property Own-	Fire, accident, and all kinds except life	Sept. 30	£100 in penny shares.
Universal Benefit	House purchase, fire, sick-	Sept. 30	£100 in penny snares.
	ness, and grocery business		
	(registered under industrial and provident societies acts)		£1 shares.
Woodbridge Traders Mutual Registered in Scotland.	Plate glass	Jan. 30	Guarantee of 5s. per member.
Ayrshire Glass	Plate glass	May 8	£1000 in £1 shares.
British Provident	House purchase, accident,		- -
	sickness and all kinds ex- cept life	March	Lio.coo in Li shares
Herring Drifter	Marine	Jan.	£10,000 in £1 shares. £50,000 in £1 shares. £1500 in £1 shares.
Naim & Northern Counties Boat	Marine	April 17	Lisco in Li shares.

Synopsis of European Life Insurance Business in 1902.

Estab-		Business	IN FORCE.	Net	Claims	Funds Other Thai	
lished.	NAME AND LOCATION OF COMPANY.	New.	Total.	Premiums Received.	Paid.	Share Capital.	
	Austrian Life Insurance Cos.						
-9	Joint Stock Cos.—24 crowns — £1 ster.	Kroners.	Kroners.	Kroners.	Kroners.	Kroners.	
1890 1860	Allianz, Vienna	11,693,321	51,635,062	2,027,162 14,464,558	564,755 11,460,709	5,132,83 144,175,26	
1800	Atlas, Vienna	38,427,645 10,131,040	516,090,739 21,033,779	500,937	14,124	1,230,12	
1899	I. Bohmische L. V., Prague	2,725,000	6,150,160	139,976	22,035	294,897	
1868	Donau, Vienna	9,128,851	74,872,840	2,750,325	1,397,541	20,414,380	
1869	Fonciere, Budapest	13,998,283	67,272,432	2,653,653	1,471,746	16,965,475	
1834 1898	Generali, Trieste	95,324,583	611,558,220	25,462,697	9,912,907	183,033,399	
1865	Oester. Phoenix, Vienna	5,731,880 21,809,880	11,694,992	331,482 2,249,001	10,702 1,382,544	1,682,334 27,515,771	
1865	Reunione Adriatica, Trieste	41,884,686	254,966,740	10,059,819	4,035,151	76,121,004	
1863	I. Ungar. Allgem., Budapest	57,134,371	293,618,514	11,747,480	5,582,505	94,458,079	
1896	Universale, Vienna	10,892,454	44,199,850	1,385,031	683,033	7,925,782	
1881	Wiener, Vienna	11,975,575	96,830,501	3,238,212	1,745,205	24,387,146	
1865	Mutual Companies. I. Allg. Beamten V., Vienna	12,400,723	169,599,880	6,327,800	4,329,159	51,840,921	
	Allg. Renten Anstalt, Vienna	,4,-3		324,616	475-37-53	8,668,995	
1870	Concordia, Reichenberg	3,529,054	20,281,591	753,858	256,240	5,179,193	
1880	Gisela Verein, Vienna	19,951,965	143,704,757	6,424,544	2,255,011	45.931.734	
1839 1 89 9	Janus, Vienna Jubilaumsanstalt, Vienna	15,925,676	99,027,783	3,310,630 - 810,465	2,506,843	27,463,280 1,361,804	
1874	Krakauer, Cracow	9,897,374 19,587,497	94,641,614	3,412,164	42,870 1,905,402	32,845,846	
1844	Kronstadter, Kronstadt	19,307,497	94,042,014	1,728	142,163	2,195,939	
IOOI	Mahrische Landes Anstalt, Brunn	6,404,703	5,062,843	1,392,095	14,992	1,262,053	
1893	I. Militardienst, Budapest	10,640,892	45,481,747	1,962,709	153,099	9,813.334	
1873	I. Madchen Austat. Ver., Budapest	12,001,400	46,128,450	2,196,778	663,722	9,062,072	
1898 1869	Nied. Oest. Land. V. A., Vienna. Praha, Prague	15,995,350	45,597,527	2,299,387	118,356	5.455.329	
1881	Pensions V. f. Angestellte, Vienna.	9,114,150	45,131,740	1,611,978 204,655	576,587	9,453,104 1,672,486	
1860	Slavia, Prague	16,746,985	91,180,785	3,293,195	1,326,237	23,862,902	
1869	Transsylvania, Hermanstadt	1,558,605	10,100,062	352,620	105,949	1,107,453	
1824	Versorgungs Anst., Vienna	•••••	•••••	20,000	3,277,945	53,233,093	
	BALKAN STATES LIFE INSUR. COS	Francs.	France.	Francs.	Francs.	Francs.	
1895	25,25 francs equal £1 sterling. Balkan, Sofia	4,267,200	32,932,789	422,673	55,157	2,267,450	
1891	Bulgaria, Rustschuck	4,20,,200	3-193-17-9	286,179	56,965	3,723,968	
1881	Dacia Romania, Bucharest			1,384,796	136,753	5,586,624	
1898	Generala, Bucharest			776,602	32,235	1,911,037	
1882 1892	Nationala, Bucharest	3,496,160 9,787,000	35,569,816 22,965,475	648,979	299,813	6,004,240 1,647,465	
	BELGIAN LIFE INSURANCE Cos.	<i>3,1-1,</i> 1	15 5,475			17,4-3	
	25.25 francs equal £1 sterling.						
1902 1853	La Patrie, Brussels	3,665,444	35,455,918	102,276 1,171,406	2,723 1,010,730	39,000 12,057,485	
1033		3,005,444	33,433,910	.,1/1,400	1,010,730	12,037,403	
	DUTCH LIFE INSURANCE COS. 12 floring equal £1 sterling.	Florins.	Florins.	Florins.	Florins.	Florins.	
1880	12 florins equal £1 sterling. Algemeene M. v. L. & L., A'dam.	6,754,613	105,441,794	6,810,627	1,176,947	30,179,409	
1899	Alg. Nel. Holl. M, v. L., Haarlem	445,440 288,971	2,526,915	78,885	20,072	70,084	
1892	L. B. Amsterdam, Amsterdam		4,746,468	190,597	56,461	419.573	
1892 1899	Amsterdamsche M. v. L., A'dam. Amst. Verzeker. Bk., Amsterdam.	1,982,293 95,090	14,046,374 311,815	790,255 8,102	63,51 2 1,4 1 0	1,756,544	
1899	L. M. Arnhem, Arnhem	695,313	1,367,373	57,911		5,483 100,279	
1872	Concervatrix, Amsterdam	7,403	4,365,993	132,926	48,174	287,933	
1873	L. M. Dordrecht, Dordrecht	3,697,654	43,338,233	1,897,448	469,078	9,418,507	
1884	Eerste Holl. Lev. Bk., Amsterdam	342,628	5,696,180	205,439	41,045	477,619	
1878 1895	O. L. Eigen Hulp, The Hague	1,605,954 680,157	18,326,401 4,285,081	1,152,117	208,154 19,488	6,963,137	
1807	Hollandsche Societ. v. L., A'dam.	836,323	14,629,492	100,105	359,019	455,497 19,491,879	
1862	Verz. b. Kosmos, Zeist	4,688,867	69,592,744	3,461,504	844,400	14,281,778	
1835	Maatsch. v. Lev. Opg. 1835, R'dam	47,670	3,341,993	105,042	53,926	657,127	
1897	Naaml Vennoot. Zuid Holl., Rott.	224,730	1,438,550	40,029	10,654	17,268	
1862	Nationale L. B., Rotterdam	1,530,705	23,383,009	1,438,025	517,213	10,880,653	
1856 1894	V. Nederland, Amsterdam	175,149 136,060	27,433,438 901,436	1,009,727 25,445	476,888 9.4 2 5	5,978,545 58, 07 5	
	veiz. maais, Amsterdam.	130,000	3~2,430	-31443	2,4-3	34,4/3	

SYNOPSIS OF EUROPEAN LIFE INSURANCE BUSINESS-Continued.

Estab-		Business	IN FORCE.	Net	Claims	Funds Other Than
lished.	Name and Location of Company.	New.	Total,	Premiums Received.	Paid.	Share Capital.
	DUTCH LIPE INS. Cos.—Con'd.					
_	19 foring agent (1 steeling	Florins.	Florins.	Florins.	Florins.	Florins.
1892 1866	L. M. Neerlandia, The Hague Nederl. Verz. Bank, Amsterdam	138,308	1,246,575 13,656,060	49,778	8,426	79,222
1863	L. M. Ned. Onderwysers, A'dam.	629,427 966,193	10,480,534	423,590 344,320	172,714 77,621	2,113,000 3,114,500
1805	Orange Nassau L., Amsterdam	293,446	2,265,099	84,244	2,000	248,883
1895 1862	L. B. Patria, Utrecht	52,600	984,836 15,198,071	35,506	8,374	45,109
TROE	Rotterdam Verz. Societ, R'dam	1,245,945 296,032	6,696,682	563,515 234,878	162,645 91,479	2,234,5 2 2 1,144,448
1894	L. B. Rotterdam, Rotterdam	134,574 132,288	1,596,613	54,493	15,521	74,477
1870 1876	Tweede Holl. M. v. L., Haarlem . Utrechtsche L. M., Utrecht	2,001,879	3,572,113	145,973 691,797	54,050 88,613	549,618 1,701,623
1883	L. M. Utrecht, Utrecht	1,208,940	50,228,165	1,642,889	681,058	8,092,038
1892	Vesta, Amsterdam	672,263	3,849,802	164,869	32,037	446,654
1878 1898	L. M. Zuid Holland, Vianen Zuid Holland Maats, The Hague.	83,065 286,575	2,099,675 1,537,779	70,582 52,366	35,008 6,260	191,2 72 35,357
1883	I. Nederlandsche V.M., The Hague	936,313	20,011,257	1,217,362	257.749	7,759,598
1896	I. Rotterdamsche M. v. V., R'dam.	1,211,220	7,130,484	315.551	12,500	1,014,923
1902 1895	DeTwee Ver. Verz. Maats, A'dam. Verzek. Maats. Holda, Amst'dam.	5,879,687 434,600	5,879,687 612,600	265,259 144,757	28,330 19,009	587,868 96,568
1895	Levens Verz, Maats Hol., A'dam.	236,516	1,928,434	71,881	14,851	71,298
1883	Verzeker, Bank Victoria, A'dam,.	1,050,945	3,267,524	127,235	25,803	97,011
	FRENCH LIFE INSURANCE COS.	i				
-0-0	25.25 francs equal £1 sterling.	Francs.	Francs.	Francs.	Francs.	Francs.
1878 1873	Abeille, Paris	15,505,985 7,430,409	75,083,063	985,7 3 6 397,942	1,103,012 879,177	35,504,620 28,140,734
1819	Assur. Generales, Paris	57,984,638	836,441,186	11,365,184	14,598,471	745,870,950
1850	Caisse Paternelle, Paris	12,475,502	85,159,854	520,773	1,221,959	37,250,008
1875 1880	Fonciere, Paris	8,502,300 8,005,914	73,720,503 75,856,926	489,212	965,665 1,245,265	24,211,044
1880	France, Paris	18,292,676	149,572,990	2,239,025 1,358,253	1,669,526	58,295,260
1864 1830	Monde, Paris	8,330,078 61,058,647	687,655,008	514,902	817,367 10,943,903	25,219,465
1880	Nord. Paris	4.714.551	681,655,908 46,631,893	7,816,523 461,365	399,648	466,357,547 14,409,999
1877	Patrimoine, Paris	6,080,856	36,003,454	566,993	472,335	10,664,917
1844 1881	Phenix, Paris	47,057,357 8,120,275	499,471,389 65,342,298	5,486,178 491,996	8,067,723 657,150	301,779,597 26,294,054
1872	Soleil, Paris	12,183,082	106,228,328	768,865	1,324,958	41,227,244
1829	Union, Paris	29,096,277	267,107,334	2,404.441	3,730,604	139,595,290
1865	Urbaine, Paris	53,051,719	380,967,835	4,730,571	5,072,095	136,573,207
	GERMAN LIFE INSURANCE COS.	Marks.	Marks.	Marks.	Marks.	Marks
1900	Augusta, Berlin	8,017,900	12,585,201	599,417	93,827	1,226,097
1889	Arminia, Munich	9,231,049	57,655,599	1,813,016		10,072,747
1896	Atlas, Ludwigshafen	5,757,071	27,718,704	920,823	246,934 3,115	2,683,111 36,063
1835	Bayerische Bank, Munich	12,988,499	154,184,024	7,659,262	1.010.047	67.470.401
1836	Berlinische, Berlin	16,877,212	215,044,242	7,894,401	5,084,778	72,756,110
1853 1828	Concordia, Cologne Deutsche, Lubeck	15,708,705 14,169,868	261,477,267 190,052,355	9,979,063 6,780,173	5,863,762 4,641,032	86,751,856 65,258,898
1898	Deutscher Anker, Berlin	6,216,200	20,598,786	808,368	257,888	2,147,249
1884	Deutschland, Berlin Europa, Berlin	13,496,214	83,468,864	3,080,434 52,873	465,043	12,663,402
1899 1844	Frankfurter, Frankfton-M	11,880,822	96,873,442	3,896,847	2,000	86,474 28,350,452
1857	Frankfurter Ruck, Frankft-on-M			283,758	221,046	2,041,231
1866	Friedrich-Wilhelm, Berlin Germania, Stettin	58,784,864		14,177,656 28,324,991	4,706,723	59,549,099
1857 1893	H'burg Brem, Alle, Ruck, H'burg	41,734,075	656,574,284	321,055	15,109,333	1,188,055
1847	Janus, Hamburg	17,569,832	128,790,087	5,364,515	4,009,666	44,489,774 18,539,368
1852 · 1856	Kolnische Ruck, Cologne	20,578,415	210,005,820	8,226,220	3,865,255	18,539,368 55,491,197
1885	Minerva, Cologne	20,370,413	210,005,020		3,003,233	2,931,939
1889	Munchener Ruck, Munich			6,677,262	2,700.366	25,866,958
1867 1881		20,031,371	233,274,185	9,406,196	4,638,874 237,241	73,705,¥62 2,758,576
1884	Nurnberger, Nuremberg	2,709,418	21,635,863	840,726	259,461	5,585,012
1865		13,723,015	157,490,757	8,465,457	3,008,253	41,016,394
1857 1899	Prudentia, Berlin	6,785,700 7,400,154	81,389,869 26,323,828	3,245,652 1,409,785	1,609,395	29,707,215 4,215,469
1870	Rheinish Westfal R., M. Gladbach	,,,,,,,,,,,		498,419	133,037	1,858,320
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SYNOPSIS OF EUROPEAN LIFE INSURANCE BUSINESS-Continued.

Park		Business	IN FORCE.	Net	Clai-a	Funds
Estab- lished.	NAME AND LOCATION OF COMPANY.	New.	Total.	Premiums Received.	Claims Paid.	Other Than Share Capital.
	GERMAN LIFE INS. Cos.—Con'd.					
_	12.40 marks equal £1 sterling. Suddeutsche Ruck, Munich	Marks.	Marks.	Marks.	Marks.	Marks.
1893	Suddeutsche Ruck, Munich			237,762	40,792	628,25
1853	Teutonia, Leipzig	19,371,465	197.952,523	8,354,806	4,057,522	59.963.79
1856 1891	Thuringia, Erfurt	8,423,908 1,715,517	117,740,991	4,886,532	2,962,106 82,608	1,260,10
1872	Vaterlandische, Elberfeld	10,601,226	7,574,745 106,222,898	4,084,748	1,471,293	32,943,485
1853	Victoria, Berlin	129,381,612	995,566,062	62,285,454	8,773,577	307.499.075
1899 1873	Vista, Mannheim	3,715,639 13,171,197	8,691,863 140,494,205	578.767 6,022,229	8,773,577 16,876 2,196,474	815,900 48,663,230
-0/3	Mutual Companies.	-31-7-1-97	240,494,203	0,000,000	-,190,474	40,003,230
1900	Adler, Darmstadt	686,900	1,597,200	55,748	428	73,485
1855	Alig. Renten-Anstalt, Stuttgart	6,446,257	87,518,494	4,818,995	4,878,487	82,515,395
1864	Allg. Versorgungs do., Karlsruhe.	32,640,000	495,680,967	17,219,200	6,924,194	169,561,464
1872	Armee and Marine, Berlin Braunschweigische, Brunswick	1,890,500	30.808,700	616.338 217,815	524,300	6,381,426
1841 1867	Bremer, Bremen	8,285,800	89,923,223	3,188,851	147,309 1,674,977	2,287,704 25,423,358
1855	Darmstadter, Darmstadt	752,500	12,921,685	479,070	346,579	9,202,415
1624	Defensioner, Freiberg	110,600	2,102,437	65,346	34,564	624,066
1868	Deutsche, Potsdam	15,722,250	126,629,512	4,481,364	2,339,514	31,228,566
1878	Deutsche Militar, Hannover	17,096,761	297,907,348	8,720,241	8,232,223	119,261,609
1863	Dresdner, Dresden	938,375 1,195,606	4,304,751	• • • • • • • •	• • • • • • • •	
1855	Gegenseitigkeit, Leipzig	1,195,000	14,025,225			06
1827 1889	Hamburg Militar, Hamburg	43,934,800	824,514,680	30,025,859 1,652,417	19,776,356	278,426,030
1831	Hannover Leben, Hannover	4,987,322 8,782,850	38,225,420 71,662,804	2,379,502	79,653 1,197,404	9,042,683 17,344,142
1847	Hannover Renten, Hannover	-141,600	4,915,900	691,555	1,093,383	7,430,113
1854	Iduna, Halle	17,149,077	159,605,272	7,146,839	2,991,684	47,899,635
1830	Leipziger, Leipzig	46,391,700	649,125,250	25,435,273	11,461,817	217,198,309
1853	Mecklenburgische, Schwerin	9,687,313	115,025,838	4,348,336	1,796,141	31,004,148
1875 1838	Preussische Beamten, Hannover	19,978,000	228,874,350 4,068,631	9,448,525	3,698,857	62,389,611
1856	Preussische Renten Anst., Berlin Rothenburger, Gorlitz	173,063 5,479,800	69,637,144	3,878,146 2,325,890	5,713,279 1,018,210	98,836,473 13,488,632
1875	Sachsische Militar, Dresden	894,090	12,615,879	474,202	168,200	2,407,070
1859	Schlesische Ver. Kasse, Haynau	1,406,030	16,887,290	573,255	273,511	3,867,647
1878	Schutz and Trutz, Dresden	187,450	2,678,340	103,955	42,735	468,445
1854	Stuttgarter L.V. & E. B., Stuttgart	44,580,330	653,473,715	24,810,597	10,974,020	177,163,442
1875	Stuttgarter Vers. Ver., Stuttgart	11,061,097	55,533,276	2,114,397	583,829	28,119,477
1889 1873	Suddeutsche Vers. B., Karlsruhe Vesta, Posen	8,513,161 739,128	67,708,931	2,768,177 384,221	89,425 213,860	12,220,479 3,282,264
	ITALIAN LIFE INSURANCE COS.					
	25.25 lires equal £1 sterling.	Lires.	Lires.	Lires.	Lires.	Lires.
1898	Alleanza, Genca	8,362,224	15,896,533	880,274	286,302	2,141,255
1898	Assicratrice Italiana, Milan		1286,381,273	1.250,021	824,823	1,073,473
1826 1880	Cia di Milano, Milan Fondiaria, Florence	11,627,835	115,902,898	4,370,289	2,310,484	16,658,641
1888	Populare, Milan	9,660,670	31,684,685	1,349,822	243,765	31,575,784 4,661,836
1862	Reale, Turin	9,000,070	11,953,015	4,600.585	3,098,620	4,001,030
1896	Socta Cattolica, Verona	2,668,556	3,365,556	120,995		143,486
	RUSSIAN LIFE INSURANCE COS.	_				
	10 roubles equal 1 sterling.	Roubles.	Roubles.	Roubles.	Roubles.	Roubles.
1850	Algemeine Vers. Ges., St. Pet'b'g.	4,286,800 5,049,929	24,002,000	861,225	224 074	4 484 000
1872 1874	Jakor, Moscow	5,318,297	58,095,457	1,698,408	334-374 745,105	4,484 228 17.346,781
1881	Rossija, St. Petersburg	22,625,900	165,374,128	6,128,752	3,402,293	40,128,105
1901	I Russian of 1827, St. Petersburg.	6,242,325	3.374,	259,542	19,429	235,492
1835 1858	Russ. G. f. Capitalien & R., St. P'g	12,308,911	107,089,617	4,056,096	1,969,855	24,664,776
1858	St. Petersburger, St. Petersburg	4,275,000	49,462,000	1,736,268	719,017	12,116,789
1891 1889	Sabotliwost, WarsawSuomi, Helsingfors	2,536,509 12,686,600	13,013,114	476,387 4,734,149	56,723 666,895	3,355,948 21,008,330
	SCANDINAVIAN LIFE INS. Cos.				}	
	Swedish Cos.—18.20 kroner — £1 ster.	Kroners.	Kroners.	Kroners.	Kroners.	Kroners.
1887	Almanna, Stockholm	5,808,292	38,506,136	1,024,709	200,144	7,338,257
1898	Allmanna Pens. bol., Stockholm	3,071,285	4,909,345	171,091	1,000	140,936
1887	Balder, Stockholm	2,699,400	20,686,681	623,306	108,022	3,416,663
1900	Brage, Stockholm	1,227,290	2,004,690	122,774	44	129,916
1901 1897	De Forenade, Stockholm	3,473,222 926,449	2,866.085	19,490	E 000	258,823
109/		1 9a0,449	3.109,741	1	5,000	

SYNOPSIS OF EUROPEAN LIFE INSURANCE BUSINESS-Continued.

Estab-		Business	N FORCE.	Net	Claims	Funds Other Than
i-hed.	Name and Location of Company.	New.	Total.	Premiums Received.	Paid.	Share Capital.
	SCANDINAVIAN L. I. Cos.—Con'd.					
	Swedish Cos18.20 kroner = £1 ster.	Kroners.	Kroners.	Kroners.	Kroners.	Kroners.
1902	Kronan, Stockholm	637,970	611,979	14,498		21,278
1897	Nordpolen, Stockholm	2,476,354	9,039,248	273,836	29.079	623,540
1872 1889	Nordstjernan, Stockholm	8,542,088	113,247,392	3,021,587	1,582,102	30,296,023
1855	Oden, StockholmSkandia, Stockholm	2,933,700 7,966,394	20,712,769 92,182,479	625,563 2,504,140	135,890 1,402,982	2,989,442 27,850,840
1884	Skane, Malmoe	5,171,217	31,599,626	1,185.355	291,310	9,929,643
1867	Svea, Gothenburg	4,721,621	77,390,215	2,398,945	1,109,242	25,199,225
1807	Svecia, Stockholm	2,567,300	10,645,100	266,239	26,900	657,486
1801	Svenska, Stockholm	12,434,408	51,467,511	1,525,190	190,066	4,302,452
1873	Thule, Stockholm	16,260,887	136,456,535	4,109,533	1,164,397	28,845,036
1899	Trygg, Stockholm	8,966,813	17,749,256	1,052,447	23,842	1,072,847
1894	Trygg, Stockholm	4,758,891	12,009,317	385,096	53,512	740,420
1898	Vasa, Stockholm	1,461,973	6,523,630	134,295	20,000	
1883	Victoria, Stockholm	5,018,937	43,508,233	1,144,290	471,610	
	Norwegian Companies.					
1886	Brage, Christiania	2,330,554	18,214,238	615,281	94,211	
1847	Gjensidige, Christiania	2,249,360	18,574,571	473,637	156,382	0,184.279
1883	Glitne, Christiania	2,203,611	14,971,082	398,476	57,110	
1981	Hygea, Bergen	2,293,340	15,243,041	516,009	107,120 520,662	3,540.345
1897	Norrona, Christiania	2,552,320 1,879,450	44,134,739	1,130,567 233,467	32,000	15,202,587
1844	Norske Liv, Christiania	503,080	44,134,739 6,794,677 828,260	946,986		459,779 10,105,218
	Danish Companies.				•	ŀ
1896		3,265,889	13,808,249	338,689	26,000	
1895		3,533,580	11,540,753	516,513	43,322 207,860	968,583
1872		5,835,288	35,658,609	1,025,480		
1900		3,852,382	9,008,872	225,071	13,500	283.014
1899		2,557,500	6,600,000	187,278	16,000	232,180
1886 1872		1,435,100	9,663,339 64,920,887	274.373	53,389	1,486,567
1872		6,009,500	04,920,007	2,418,559	630,009	20,852,651
1872	Hafnia Cloister, Copenhagen			216	741	51,720
1899	Mundus, Copenhagen	8,154,076	15,595,236	452,926	21,606	510,832
1894	Nordisk Gjen, Copenhagen	0,234,070	23,393,230	92,752	6,185	312,825
1897	Nordisk Livsf., Copenhagen	5,164,020	16,350,043	391,107	55,500	684,878
1870		5,164,930 8,911,412	97,241,924	4,987,013	1,425,720	93,193,848
1898	Tryg, Copenhagen	3,979,879	6,724,961	236,723	18,310	273 399
	SPANISH LIFE INSURANCE COS.					1
	25.40 pe etas equal £1 sterling.	Pesetas,	Pesetas.	Pesetas.	Pesetas.	Pesetas.
1901		••••••		46,860	18,481	39,981
1900 1864				335,297	6,750	46,768
1000	Union and Phenix Esp'l, Madrid.	5,741,320	30,429,717	1,992,240	902,972	8,873,593
	Swiss Life Insurance Cos.	Francs.	Parame-	Francs.	Fu.au.	Farmer
186	25.25 francs equal £1 sterling. Baloise, Bale	7,895,073	Francs 192,248,134	8,314,658	Francs. 3,528,636	Francs. 67,145,551
187		5,843,300	44,817,491	1,877,222	533,773	17,109,433
1870		1,438,900	21,213,648	619,761	335,207	3,961,623
185		12,288,810	160,650,073	8,498,121	2,996,216	63,397,12
186.	Schweizerische Ruck, Zurich		100,030,073	2,760,404	1,013,535	13,161,179
188	Schweizer St. & A. K., Bale	3,264,831	37,719,470	1,446,303	399,946	8,061,08
185	La Suisse, Lausanne		31,462,570		629,685	10,971,850

Synopsis of European Casualty Insurance Business in 1902.

Estab- lished.	NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid,	Funds Other Than Share Capital.
	Austrian Accident Insurance Cos. Kr. 35 (Austrian growns) equal £1 sterling.			P
1891	Anker Vienna	Kroners. 1.864	Kroners. 183	Kroners. 4.764
1896	Fonciere, Budapest	429,611	222,343	202,136
1891	Internationale, Vienna	2,704,771	1,394,154 432,196	3, 160,595
1893 1898	Nationale, Budapest	878,771	432,196	506,926
1882	Nied. Oesterr. Land. Unfal,, Vienna	85,517	18,859	50,297
1897	Providentia, Vienna	4,385,324 639,297	1,059,417 391,221	9,701,365 397,774
1879	Unger Franzosische, Budapest	-331-37		337.774
1895	Vaterlandische Allg., Budapest		• • • • • • • • • • • • • • • • • • • •	
1879 1880	Verein v. Industriellen, Vienna	470,983	232,229	580,320
1880	Wiener Ruck, Vienna	1,629,673	986,510	945.965
1880	Workmens Accident, Vienna	1,577,765 684,002	3,394,019 897,062	•••••
1889	Workmens Accident, Prague	2.074.580	4,521,951	
1889	Workmens Accident, Brunn	2,974,589 1,148,018	171,581	
1889	Workmens Accident, Graz	181,723	258,288	
1889 1880	Workmens Accident, Trieste	138,081	347,839	•••••
1889	Workmens Accident, Lemberg Berusfsg: Austrian Railways, Vienna	409,721	705,309	
1009	Derusisg: Austrian Kanways, Vienna	3,654,382	3,921,508	••••
	BALKAN STATES ACCIDENT INSURANCE Cos.	Francs.	Francs.	Francs.
1898	Balkan, Sofia	7,866	39,8 65	9,590
1899	Bulgaria, Rustschuk	23,300	6,055	29,665
1901 1898	Dacia Romania, Bucharest	308,755	32,269	257.837
1891	Nationale, Athens.	78,460	21,082	50,787
1893	Patria, Bucharest	50,066	32,312	56,605
190=	BELGIAN AND DUTCH ACC. INSURANCE COS. 25.25 francs equal C1 sterling.		į	
1897 1893	Alliance Generale, Mons			• • • • • • • • •
1824	Assurances Generales, Brussels	,		• • • • • • • • • • • • • • • • • • • •
1895	Assurance Liegeoise, Liege	117,571	76,410	85,444
1878	Belgique Industrielle, Liege			3.711
1899	Continentale, Brussels			• • • • • • • • • • • • • • • • • • • •
1887 1887	Esperance, Brussels	• • • • • • • • • • • • • • • • • • • •		•••••
1898	Globe Brussels	22,293	14,339	9,156
1900	Lion Belge, Brussels	42,980	12,096	‡ 18,536
1887	Patrons Reunis, Brussels	511,034	299,818	251,645
1898	Provinces Reunies, Brussels			• • • • • • • • • • • • • • • • • • • •
1897	Royale Belge, Brussels	384.186	270,354	819,418
1897	Sucreries Reunies, Brussels	65,342 376,441	11,304	11,304
1898	Union Nationale, Brussels	49,308	172.385 16,434	145,914 5.991
1883	Union Nationale, Brussels	49,300	20,434	3.994
1896	I Rotterdamsche Mats. v VI., Rotterdam			•••••
	FRENCH ACCIDENT INSURANCE COS. 20.20 francs equal £1 sterling.			
1881	Abeille, Paris.	5,204,244	3,670.557	2,459,089
1881 1876	Caisse Gen. des Familles, Paris			
1070	Conservatrice, Paris	1,830,041	2,322,624	164.814
1897	Esperance, Paris			••••••
1883	Eternelle, Paris	1,342,023	1,025,438	277,886
1899	Flandre, Paris	213,827	142,779	91,048
-00-	Gardiene, Paris	•••••		••••
1880	Patrimoine, Paris La Paix, Paris	4,924,214	3,648,315	1,363,287
	Preservatrice, Paris	1,174,938 4,309,405	893,524 2,967,327	313,673 4,281,856
1902 1864				
1864 1861	Preservatrice Mutuelle, Paris	4,309,403	2,907,327	4,201,030
1864	Preservance, Paris. Preservance, Paris. Providence, Paris. Providence, Paris.	5,232,044 6,891,672	3,429,788	2,947,595 6,898,718

SYNOPSIS OF EUROPEAN CASUALTY INSURANCE BUSINESS-Continued.

Estab- lished.	NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Funds Other Than Share Capital,
	FRENCH ACCIDENT INSURANCE COS.—Cont'd.			
	25.25 francs equal £1 sterling.	Francs.	Francs.	Francs.
1898	Ste. Gen. d Assur. Agricoles, Paris			
1880	Secours, Paris	4.415,592	3,236,509	2,808,701
1865 1884	Soleil—Securite Generale, Paris	3,163,418	1,811,560	3,036,848
1882	Themis, Marseilles	122,142	76,733	122,914
1872	Union Industrielle du Nord, Lille	565,130	373.512	362,822
1879	Urbame et Seine, Paris	8,012,524	5,284,039	6,309,776
	GERMAN ACCIDENT INSURANCE COS.			
-9-6	90.40 marks equal £1 sterling.	Marks.	Marks.	Marks.
1896 1001	Albingia Hamburg	3,752,956	2,306,770	8,361,879
1890	Albingia, Hamburg	1,382,090	60,578 672,683	273,394
1875	Allianz, Berlin	9,786,713	4,302,362	3,393,500 18,711,663
1898	Atlas, Ludwigscham	324,915	143,656	a 444,176
1897	Bayerische Hypoth. Bank, Munich	218,124	61,108	433,484
1897 1889	Bayerische Lloyd, Munich	290,351	386,451	530,630
1886	Badische Mit and Ruck, Mannheim	239,334	158,878	290,500
	Deutsche, Berlin	-391354	230,070	290,300
1899	Europa, Berlin	58,557	42,131	48,254
1900	Fides, Berlin	16,783	80,076	214,266
1887 1890	Frankfurter Transport, Frankfurt-on-M	2,506,876	1,196,853	4,371,826
1897	Friedrich Wilhelm, Berlin	374,467	277.975	1,951,404
1897	Hamburg, Hamburg	134,407	101,960	206,950
1892	Hamburg, Hamburg Hamburg Brem. Allg. Ruck, Hamburg Internationaler Lloyd, Berlin	248,236	148,192	278,779
1891	Internationaler Lloyd, Berlin	242,583	204,218	<i>7</i> 6,000
1901 1880	Janus, Hamburg	15,474	12,251	33.290
1852	Kolnische Ruck	2,885,785	1,728,495	8,976,972
1872	Leipziger Ruck		•••••	
1894	Magdeburger Magdeburg	442,473	269,201	770,199
1899 1880	Mannheimer, Mannheim	227,067	53,180	2,168,100
1000	Munchener Ruck, Munich	8,409,320	4,027,803	5,550,146
IQOI	Nordd Vers. Ges. Hamburg.	154,439	67,019	147,515
1893	Nordd. Vers. Ges., Hamburg Nordischer Lloyd, Hamburg Nordstern (Accident and Old Age), Berlin	-557,750		-4/13-3
1885	Nordstern (Accident and Old Age), Berlin	1,175,443	607,231	1,949,859
1886 1884	Nenmin Frankhitt-On-M	410,447	86,313	714,748
1886	Nurnberger, NurembergOberrheinische, Mannheim	286,723	115,096 379,068	473,043
1891	Preussische National, Stettin	759,294 275,325	155,720	1,094,388 857,500
	Providentia, Frankfurt-on-M	425,770	136,660	3,376,751
1872	Prometheus, Berlin			
1901 1900	Rheinland, Neujs	46,927	10,260	518,804
1870	Rheinisch Westfall Lloyd, M. Gladbach	303,920 299,252	193,197 271,042	150,289
1872	Rhenania, Cologne	1,391,730	925,118	300,000 2,500,960
1895	Securitas, Berlin	373.852	119,276	238,388
1891	Stuttgearter Mit and Ruck, Stuttgart	398,685	69,487	276,008
1893	Suddeutsche Ruck, Munich	108,287	528,510	1,270,078
1892 1872	Teutonia, Leipzig	440,696 1,217,935	199,404 886,655	822,883 1,060,389
1891	Urania, Dresden	158,102	53,679	1,000,309
1887	Urania, Dresden	597,591	408,053	1,658,683
1883	Victoria, Berlin	5,443,303	2,431,636	35,007,309
1873	Wilhelma, Magdeburg	3,247,794	1,488,033	12,244,903
	ITALIAN ACCIDENT INSURANCE COS. 95.26 lires equal £1 sterling.	Lires.	Lires.	Lires.
1898	Alleanza, Genoa.	661,848	449,545	407,218
1898	Alleanza, Genoa	2,262,200	955.164	40,210
1808	Assicuratrice Italiana, Milan	1,215,343	824,823	1,004,122
.0.0				
1898 1898 1898 1899	Cassa Nationala, Milan			*******

SYNOPSIS OF EUROPEAN CASUALTY INSURANCE BUSINESS-Continued.

Estab- lished.	NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Paid.	Funds Other Than Share Capital.
	RUSSIAN ACCIDENT INSURANCE COS. 10 roubles equal £1 sterling.	Roubles.	Roubles.	Roubles.
1896	Jakor, Moscow	132,866	90,213	141,757
1888	Kullervo, Helsingfors	279·733	179,982	834,385
1888	Patrias, Helsingfors	233,361	65 709	736.874
1888	Pomoschtsch, St. Petersburg	319,003	230,157	340,707
1888	Rossija, St. Petersburg,	1,606,778	1,317,667	1.767,217
1898	I Russische, St. Petersburg.	302,306	335,628	557.670
1801	Sabotlivost, Warsaw.	102,506	92,246	95,261
1896	St. Petersburger, St. Petersburg.	419,808		
1899	Salamandra, St. Petersburg	338,063	311,517 236,299	419.854 425,153
	SCANDINAVIAN ACCIDENT INSURANCE COS.	į		
_	18.20 kroner equal £1 sterling.	Kroners.	Kroners.	Kroners.
1899	Arbejdgivernes Ulykkef, Copennagen	492,607	350,221	144,450
1888	Bore, Stockholm	199,400	129,241	93,0,6
1889	Dalernas Fors: forening, Falun	38,585	29,851	48,046
1881	Fylgia, Stockholm	537,309	310,171	988,000
1898	Folket, Copenhagen	162,340	88,362	86,712
1898	Gothia, Stockholm	111,232	60,202	106,125
1899	Heimdal, Copenhagen	20,713	6,328	21.002
1900	Heimdall, Stockholm	72,817	33,903	27,722
1890	Haand in Haand, Stockholm	183,146	104,608	45,700
1888	Norden, Stockholm	236,143	162,093	223,141
1894	Nordisk Gjenfors, Selskab, Copenhagen			
1868	Nordisk Ulykkafors, Copenhagen	225,120	140,393	113,600
1897	Patria, Copenhagen		-4-1393	
1885	Sigyn, Christiania	153,764	93 643	180,920
1886	Skandinavien, Stockholm	515,077	304,246	736,627
1899	Scandinavia, Copenhagen	142,564	57,167	73,163
1885	Skjold, Copenhagen	360,265	258,167	205,000
1901	Trygg, Copenhagen	7,780	4,426	840
1903	Thor, Copenhagen		7,4-0	
	SPANISH ACCIDENT INSURANCE COS.			
	25.25 Pesetas equal £1 sterling.	Pesetas.	Peselas.	Pesetas.
1901	El Dia, Carthagena			
1901	La Estrella, Carthagena	•••••		
1903	La Hispania, Barcelona			
1900	La Polar, Bilbao	90,958	36,681	38
	SWISS ACCIDENT INSURANCE COS.	_	_	_
-00-	25.25 francs equal £1 sterling.	Francs.	Francs.	Francs.
1885	La Baloise, Bale	992,270	558,414	1,085,752
1875	Prudentia, Zurich	· · · · · · · · · · · · · · · · · · ·	••••••	•••••
1864	Schweizerische Ruck, Zurich	6,013,270	4,209,188	7,257,271
1875	Schweizerische Unfall, Winterthur	13,497,895	9,206,481	12,035,870
1899	Schweiz, Zurich		• • • • • • • •	•••••
1899	Schweizerische National, Basel	348,301	197,630	262,723
1872	Zurich, Zurich	14,589,877	9,065,400	20,390,154

Insurance in Foreign Countries.

Comptled from consular reports specially furnished The Spectator Company by United States consuls in the countries named.

ALGERIA.

The New York Life, the Mutual Life of New York and the Equitable have representatives in Algeria. The Afrique Francaise, an Algerian company, does a fire and accident business, and the following French companies write fire, life and accident. L'Union, La Nationale, L'Abeille, La Paternelle, Le Phœnix, L'Aigle, La France, La Confiance, La Fonciere, Le Soleil, L'Urbaine. La Caisse Paternelle transacts life only. One English company, The Gresham of London, writes fire, accident and life.

ARABIA.

The Standard Life Assurance Company operates here.

ARGENTINE.

The Equitativa del Plata, organized in 1896 at Buenos Ayres, has a capital of \$1,000,000. S. Moralles is manager. La Positina, Buenos Ayres, Juan Esteban Anchorena and La Franco-Argentina. Buenos Ayres, E. Aubine, does both a fire and life insurance.

BAHAMA ISLANDS.

New York life insurance companies doing business in Nassau, New Providence Island, are the Equitable and New York Life. Other companies in the field are the North American, Canada Life and Sun of Canada, and the Eagle Life of London.

BARBADOS.

The Barbados Mutual Life Assurance Society is the only local life company operating. On June 30, 1903, the company had in force 2271 policies for \$3,834,143, to which is to be added \$1,145,827 bonus additions. The directors' statement as of September 25, 1903, shows funds on hand June 30, 1903, \$2,351,140; income for the half-year, December 31 to June 30, \$129,736; paid for claims, \$43,523. M. J. Bovell is chairman of the board of directors and H. J. Inniss, secretary.

BERMUDA.

Bermuda has two small domestic life insurance companies. A list of foreign companies operating here, together with their agents, is as follows: Manufacturers Life Insurance Company of Canada; The London Assurance Corporation; Mutual Reserve Life Insurance Company, New York; North American Life Assurance Company of Toronto, Canada; Mutual Life Insurance Company, New York; New York Life Insurance Company, New York; Equitable Life Assurance Society, New York; Sun Life Insurance Company of Canada; Royal Fire and Life Insurance Company, Liverpool; Liverpool and London and Globe, Liverpool; Imperial Life Assurance Company of Canada; Federal Life Assurance Company of Hamilton, Canada.

BOLIVIA.

Aside from the New York Life, whose agency for this territory is at Lima, Peru, there is little life insurance business done in Bolivia. The official report declares: "There is no Insurance Department in the Government of Bolivia; no statistics and no interest taken in the matter by the Government, and very little by individuals."

BRAZIL.

The companies doing business in Brazil are The New York Life; Equitable Life; Equitativa dos E. U. do Brazil, Rio Janeiro; Cuixa Geral das Familias, Rio Janeiro; Garantia da Amazonia, Para; The Amazonense, Manaos, and Sul America, Rio Janeiro.

BRITISH GUIANA.

The Demerara Mutual Life Assurance Society, Limited, is a domestic company of British Guiana which was organized about seven years ago. The officers are: Robert Allan, chairman; E. Conyers, secretary. There is also the Sun Life of Canada, S. A. Culpeper, agent.

BRITISH HONDURAS.

The Equitable has withdrawn its agency, but has considerable insurance in force, and is represented by Mutrie, Arthur & Currie as bankers. This firm also represents the New York Life and the Standard Life of Edinburgh.

CANARY ISLANDS.

The New York Life operates a sub-agency at Las Palmas as a branch of its Madrid office.

CAPE COLONY.

The following companies operate in Cape Colony: Alliance Assurance, fire and life, J. L. Owen, secretary; Colonial Mutual Life Assurance Society, Limited, C. Worroll, manager; Economic Life Insurance Company, Ralph S. Price, G. M.; English and Scottish Law Life Assurance Company, R. J. Riches; Equitable Life of New York, J. Bryant Lindley, manager; General Life Assurance Company, A. W. Kemp, manager; Gresham Life Assurance Society, South African Association, secretary; Guardian Fire and Life Association, A. C. F. Gore, manager; Imperial Life and Accident Company; Law Union and Crown; London and Lancashire Life, S. A. Association, representatives; London Guarantee and Accident, W. H. Brown; Mutual Life of New York, A. MacCorkindale; National Life Association of Australasia, J. W. Rail, G. M.; Norwich Union Life, J. A. Dockrill, manager; Ocean Accident and Guarantee Corporation, Limited, R. Y. Sketch, manager; Rock Life Assurance Company, W. H. Brown, manager; S. A. Mutual Life Assurance Society, J. Robb, secretary; Southern Life Association, William Elliott, G. M.; Standard Life Assurance Company, W. E. Kitson, secretary; Star Life Assurance Society, Bullen Brothers, managers; Employers Liability Assurance Corporation, Limited; Law Accident Insurance Company; Railway Passengers Assurance Company; Union Assurance Society; Industrial Life Assurance Company of South Africa.

CHILE.

The following life companies operate in Chile. Salvadora of Santiago; Atlas of London; Northern of Aberdeen.

CHINA.

Considerable business is transacted in China by foreign companies. The China Mutual Life is a domestic company doing life business, having headquarters at Shanghai. The following are in the field: New York Life, Equitable, Pacific Mutual, Commercial Union Life, Marine and General Life, Scottish Imperial, Scottish Metropolitan, Standard, Sun Life of Canada, Whittington Life and Mutual Life of New York, Oriental Life Insurance Company, Limited, London and Lancashire Life.

COLUMBIA.

The New York Life and the Equitable Life have agencies.

COSTA RICA.

Companies operating: Sun Life of Canada; New York Life; Dominion of Canada Guarantee and Accident; Manufacturers Life of Canada.

CUBA.

The following companies are operating in Cuba, all having their headquarters in Havana: New York Life, George Millington, agent; Equitable Life of New York, V. M. Julbe, agent; Mutual of New York, Jerry J. Warren, agent; Standard of Edinburgh, H. D. B. Edwards, agent; London Guardian and Life Assurance Association, Gustavo Boch, agent. Life, casualty, marine insurance and title guaranty and surety companies have to deposit security to the amount of \$25,000.

EGYPT.

The General International Syndicate publishes a list of sixty-two companies doing business in Egypt, but does not state what lines they cover.

GIBRALTAR.

The following companies transact a life business in Gibraltar: Provident Life, London, A. E. Ferrary, agent; Scottish Amicable Life Assurance Society, J. Speed & Co., agents; Mutual Life of New York, J. Cabedo, agent; Equitable Life of New York, J. J. Sterrico, agent.

GUADELOUPE, W. I.

There are two American companies represented—the New York Life, L. Graéve, agent; and the Equitable Life of New York, E. Gabriel, agent. La Prévoyante, a French company, is represented by J. Hué.

GUATEMALA.

There are no domestic insurance companies of any kind in Guatemala. There is an agency of the New York Life, with Banco Americano de Guatemala, of Guatemala City. A. G. Sama, of Guatemala City, is the company's general agent for Central America.

HAWAII.

The following life and casualty companies are represented: The Equitable Life Assurance Society of the United States, New York; Germania Life Insurance Company, New York; The Manhattan Life Insurance Company of New York; The Mutual Life Insurance Company of New York; Mutual Reserve Life Insurance Company, New York; National Surety Company, New York; The New England Mutual Life Insurance Company, Boston; New York Life Insurance Company, New York; Northern Assurance Company of London; Oriental Life Insurance Company, Limited, Hawaii; The Pacific Mutual Life Insurance Company, San Francisco, Cal.; Provident Savings Life Assurance Society, New York; The Prudential Insurance Company of America, Newark, N. J.; The Sun Life Assurance Company of Canada; Employers Liability Assurance Corporation, London; Metropolitan Plate Glass Insurance Company, New York; Pacific Surety Company, San Francisco; Preferred Accident, New York; Standard Life and Accident Insurance Company; Sun Life Assurance Company of Canada; United States Fidelity and Guaranty Company.

HONDURAS.

There are no laws governing the operations of insurance companies as such, but each company would have to obtain its charter to do business along certain lines just as in the case of a foreign corporation seeking commercial or industrial privileges.

INDIA.

The Oriental Government Security Life, Madras Equitable Society and the Empire of India Life Assurance Company of Bombay are the domestic companies. Arbuthnet & Co. act as secretary and treasurer for the Madras Equitable. R. Patterson Brown is managing actuary for the Oriental.

The following is a list of the life insurance companies represented in Calcutta: Alliance Life Assurance Company; British Empire Mutual Life; City of Glasgow Life Insurance Company; Commerical Union; Eastern Insurance Company; England Life Assurance; English and Scottish Law Life; General Life and Fire Insurance Company; Gresham Life Assurance Society; Imperial Life; Indian Metropolitan Life Assurance Company; Lancashire; Law Union and Crown; Liverpool and London and Globe Insurance Company; London and Lancashire; London Assurance Corporation Company; North British and Mercantile Fire and Life Insurance Company; Northern Assurance Company; Oriental Government Security Life Association Company, Ltd.*; Positive Government Security Life Assurance Company, Ltd.*;

Head office in Bombay. † Agencies in Bombay.

ance Company; Scottish Metropolitan Life; Standard Life Insurance Company; Star Life Assurance Society of London; Sun Life of Canada; Universal Life Assurance Society; National Guarantee and Suretyship Association; New York Life.

JAMAICA, W. I.

Jamaica Mutual is the only local company, whose operations have now reached over two-thirds of a million pounds. It is purely mutual, the profits all being divided among the policyholders. In addition to this company, the following are represented here, viz.: Scottish Amicable; Standard; Northern; Queen; Royal; New York Life; London Assurance; Manufacturers; Barbados Mutual; Sun of Canada; Equitable Life; City of Glasgow.

JAPAN.

There are about thirty domestic life companies. The Sun Life of Canada has an agency.

JAVA.

The following life insurance companies operate in Java: New York Life Insurance Company, Equitable Life Assurance Society, Sun Life of Canada, Queens Insurance Company, Scottish Imperial Life Insurance Company, the Alliance Life and Fire Insurance Company, the Imperial Life Insurance Company, Royal Life Insurance Company, Nederlandsche-Indische Levensverzekering en Lijfrente Maatschappij, Algemeene Maatschappij van Levensverzekering en Maatschappij, Levensverzekering Maatschappij Dordrecht, Nederlandsche Verzekering Maatschappij, Nationale Levensverzekering Bank te Rotterdam, Levensverzekering La Nationale te Paris, Hollandsche Societiet ovn Levensverzekering, and Amsterdamsche Maatschappij van Levensverzekering.

KOREA.

Life insurance companies operating in Korea are the Equitable Life of New York and the Standard Life Assurance Association of London.

MANAQUA.

The New York Life and the Great Northern of London are represented. The Equitable of New York has not, since the death of its agent, James Thomas, written any new business.

MEXICO.

The domestic companies are La Fraternal of Mexico City, established in 1891; La Mexicana of Mexico City, established in 1888, and the National of Mexico City, established in 1901. The Mutual Life of New York, Equitable of New York, Confederation-Life of Canada and the New York Life also operate in Mexico.

The Anglo-Mexicana, Mexico City, and the North American of Chicago do an accident and health business. William B. Woodrow & Co. represent the National Anglo-Mexicana, which writes plate glass, accident and health.

MOROCCO.

The Equitable Life, the Mutual Life, New York Life and La Prevoyante (French) operate in Morocco.

MOZAMBIQUE.

There are no life insurance agencies here, and only a few English companies will take Delagoa Bay or Beira risks; and, when taken, an additional one per cent on the sum insured is added to the premium. The Mutual Life of New York appointed a resident agent here in November, 1902.

NATAL.

Companies operating: Colonial Mutual Life Assurance Society; Economic Life Assurance Society; Equitable Fire and Accident; Gresham Life; Mutual Life of New York; National Life; Southern Life Assurance; Standard Life; Star Life Assurance Society.

PERSIA.

There are no native companies, and only one company, the General Life of Amsterdam, Algemeene Maatschappij van Levensverzekering, has opened offices in Teheran.

PERU.

There are no domestic companies. The New York Life's central office for Peru, Ecuador and Bolivia, is at Lima, W. R. Grace & Co. being general agents. Under the operations of the decree by the Peruvian President, December 21, 1895, and amendments thereto approved by the Chamber of Deputies, September 21, 1899, according to the official report of the State Department, foreign insurance companies, except the South British of New Zealand, no longer transacted business in Peru. The decree provides that the smallest effective capital assigned for insurance operations in the Republic is 200,000 sols (silver), or \$100,000; that fifty per cent of this capital is to be invested in immovable property situated within the Republic, or in local bonds, deposited in the banks of Lima; and that the policies granted by insurance companies shall be printed in the Spanish language.

PHILIPPINE ISLANDS.

Companies operating: The Fidelity and Deposit Company of Baltimore, Md.; The Union Surety and Guaranty Company; Sun Life of Canada; Commercial Union Assurance Company, Limited.

PORTO RICO.

The New York Life, Mutual Life and Equitable have agencies.

PORTUGAL.

The Equitable Life of New York is the only American company represented. There are a large number of national and foreign companies transacting various lines.

ST. HELENA.

The Alliance of London, established here in 1842; Standard of London, Imperial of London and Eagle of London are the only life companies transacting business. The Alliance is represented by W. H. Thorpe; the Eagle, Imperial and Standard are represented by Solomon & Co.

ST. THOMAS.

The following is a list of life insurance agencies doing business at this island: New York Life, A. H. Riis; Equitable of New York, N. Kjaer; Copenhagen Life, H. N. Arctander; Standard of London, McDougal & Co.; General Life of Netherlands, Lawyer Brun; Sun Life of Canada, Jos. Levi & Sons.

SAN SALVADOR.

The New York Life is represented. Every agent must have a full power of attorney to represent his company and pays a monthly municipal tax of \$10, silver, for the privilege.

SANTO DOMINGO.

The Sun Life of Canada has a general agency, managed by L. Pardo. The New York Life is represented by A. C. Leon.

SIAM.

Companies operating: The New York Life; Sun Life of Canada; Manufacturers Life; China Mutual Life.

SOUTH AFRICA.

Each company deposits with treasurer in cash or securities, £5,000. Fire, accident and life companies deposit £10,000. Interest on these securities is paid by the government at the rate of three per cent per annum. A yearly license fee of £20 is charged. Statement of business done to be filed annually with treasurer.

The following companies are represented: Agis Trust Company, Colonial Mutt Life, Employers Liability, Equitable Life of New York, Gresham Life, Guardian Asst ance and Trust, Port Elizabeth; Law Union and Crown Life, London and Lancashire Li Mutual Life of New York, National Mutual Life Association of Australia, Norwi Union Life Assurance Society, Ocean Accident and Guarantee, Port Elizabeth Assuran and Trust, Rand Mutual Assurance, South African Mutual Life, Southern Life Assocition, Standard Life, Star Life, Union Life Assurance.

SUVA, FIJI ISLANDS.

The companies represented here are the Mutual Life of New York, Brown & Joske New York Life of New York, A. M. Brodziak & Co., and the Colonial Mutual Life of Melbourne, J. C. Smith & Co. There are no domestic companies.

SYRIA.

The companies operating here are the New York Life, Mutual Life and Equitable o New York; Gresham of London, Royal of London, Sun Life of Canada, Phœnix of Paris Union of Paris and Assicurazione Generali of Trieste. There is a growing demand fo life insurance.

TAHITI.

The New York Life and the New England Mutual Life have agencies.

TASMANIA.

It appears from the statutory returns sent in to the government of Tasmania from the nine insurance companies operating in this State in 1902, that the Australian Mutual Provident Society has the largest share of business. The total sum assured in this State, by all societies, is £3,217,868, and of this sum the Australian Mutual Provident Society has £2,027,000. The total number of policies issued and held in Tasmania is 12,473, and of these 7170 have been issued by the society under notice. The total assets in the State of the nine companies operating here amount to £490,075, of which £325,131 represents the Australian Mutual Provident Society. During 1902 the business of that society increased by £54,320; that of the other offices combined by £35,170.

TRINIDAD.

Manufacturers Life of Canada; Mutual Reserve Life, and New York Life have agencies.

TURKEY.

The following list of life insurance companies and their agents doing business in the Ottoman Empire was compiled for The Review, London: British offices-Eagle Life, A. Utudjian, Galata; Eastern Counties, K. Feradian, Galata; General Life, Gingell & Co., Galata; Guardian Fire and Life, Patriotic, Edwards & Son, Stamboul; London and Lancashire Life, F. W. Cuming, Galata; Palatine Accident, Pelican Life, H. Swan & Co, Galata; Guardian Fire and Life, Patriotic, Edwards & Son, Stamboul; London and Galata; New York, J. W. Whittall & Co., Stamboul. Continental offices-Abeille Life, A. Misrachi, Stamboul; Ancre Life, L. Bondy, Pera; Assicurazione Generali, Misrachi, Galata; Compagnie Viennoise Life, Lebet Frères & Co., Stamboul; Confiance, Fire and Life, C. Joffredy, Galata; Foncière (Fire, Life, Marine and Accident), S. Mille, Galata; Phenix (Life), Aublé, Galata; Riunione Adriatica (Fire, Life and Marine), G. & R. Casaretto, Galata; Société d'Ottomane d'Assurances (Fire, Life and Marine), Galata Union de Paris (Fire and Life), S. Kaisserlain, Galata; Urbaine (Fire and Life), A. Glavany, Galata; Valentinoise (Accident), G. B. Casaretto, Galata; Victoria of Berlin (Life), E. Vogl, Galata; Gresham Life, Edwards & Son, Stamboul; Compagnie de Cologne (Accident), R. Syz. Galata; Rossia (Fire, Life and Accident), T. Reppen, Galata; Star Life, C. Azafadour, Stamboul.

URUGUAY.

The Equitable Life, Mutual Life and New York Life operate here; also the Brazilian and Argentine companies La Positiva, La Previsora, La Franco Argentina, La Sun America and Standard of London.

ZANZIBAR.

There are no domestic companies, but a number of English companies operate through the following agents: Smith, Mackenzie & Co.; Charlesworth, Pilling & Co.; Cowasjee, Dinshaw & Bros.; Boustead, Ridley & Co., and Pera Devji.

Australasian Life Insurance Returns of 1903.

(From The Australasian Insurance and Banking Record.)

Estab- lished.	Name and Location of Company.	Insurance Issued.	Premiums Received.	Claims Paid.	Funds Other than Share Capital,
1848	Australian Mutual Provident, Sydney	£ 3,702,576	£	£	<u>3</u>
1859	Victoria Life and General, Melbourne	3,702,570	1,635,431	949.997	18,779,113
1862	Australian Alliance, Melbourne	20.628	25,625	7,758 24,662	257,469
1866	A 1.1.13. Tie. A 2.1.13.	760,606			
1868	Mutual Life of Australasia, Sydney		565 202,180	7,399 100,6 8 6	29,007
1860	National Mut. Life of Australasia, Melbo'ne	1,717,553	408,706	233,480	3,460,471
1869	New Zealand Gov't Life, Wellington	679,403	294,882	211,174	3,382,817
1871	Australian Widows Fund, Melbourne	514,423 787,720			1,577,753
1873	Colonial Mutual Life, Melbourne		178,409	101,411	2,706,830
1876	Aust. Temp. and Gen., Melbourne*	319,401 184,828	323,758	201,704	284,448
1878	City Mutual Life, Sydney.		57,059	20,272	238,396
1886	City Mulual Die, Sydney	1,055,106	51,140	19,356	
1000	Citizens Life, Sydney*		172,045	23,093	626,755
	Totals (12 companies)	9,742,244	3,352,916	1,900,992	33,208,998

^{*} Ordinary branch only.

Australasian Life Insurance Returns, 1899-1903.

New Policies \ Number	46,119 9,742,244	45.525 £9,631,079	45,141 £9,768,586	42,747	39,972
INCOME.	9,742,244	20,031,0/9		£9,749,913	€9,194,752
		1	\$9,700,500	\$9,749,913	259,194,732
	352,916	3,207,479	3,081,049	2,949,744	2,811,261 68,381
Annuities	92,997	123,637	92,133	82,895	
Interest and other	1,462,662	1,395,994	1,324,979	1,268,357	1,243,445
Totals	4,908,575	4,627,110	4,498,161	4,300,996	4,123,087
DISBURSEMENTS.					
	1,325,627	1,234,437	1,050,248	984,862	1,097,279
Endowments			613,106	506,515	469,894
	575,365	641,555			
Annuties	68,416	60,053	52,640	48,042	44,265
Surrenders	479,476	507,517	493,756	439,517	517,714
Cash bonuses	86,435	77,687	63,975	70,162	69,458
Totals to policyholders	2,535,319	2,521,249	2,273,725	2,049,098	2,198,610
Expenses	636,059	618,424	604,681	600,382	553,221
	3,208,998	31,553,531	29,983,282	28,390,149	26,783,808

STATE OFFICIALS HAVING AUTHORITY IN INSURANCE MATTERS.

(Corrected to June 1, 1904.)

STATE.	Names.	Address.	Title.	Next Session of Legislature
Alabama	E. R. McDavid William L. Distin T. C. Monroe E. Myron Wolf	Montgomery Sitka Phœnix Little Rock San Fran'co.	Secretary of State	Jan., 1907 Jan., 1905 Jan., 1905 Jan., 1905
Colorado Connecticut Delaware District of Columbia	F. S. Tesch Theron Upson Geo. W. Marshall Thos. E. Drake	Denver Hartford Milford Washington.	Deputy Supt. of Insurance Insurance Commissioner Insurance Commissioner Superintendent of Insurance	Jan., 1905 Jan., 1905 Jan., 1905
FloridaGeorgiaHawaii	Wm. V. Knott W. A. Wright A. N. Kepoikai John H. Myers	Tallahassee Atlanta Honolulu Boise City	State Treasurer Insurance Commissioner Insurance Commissioner Insurance Commissioner	Apr., 1905 June, 1904 Feb., 1906 Jan., 1905
IllinoisIndianaIowaIowa	W. R. Vredepburgh David E. Sherrick B. F. Carroll Charles L. Luling	Springfield Indianapolis. Des Moines Topeka	Superintendent of Insurance Auditor of State Auditor of State Superintendent of Insurance	Jan., 1905 Jan., 1905 Jan., 1906
KentuckyLouisianaMaineMaryland	Henry R. Prewitt E. J. McGivney Stephen W. Carr Lloyd Wilkinson	Frankfort Baton Rouge Augusta Baltimore	Insurance Commissioner AsstSecretary of State Insurance Commissioner Insurance Commissioner	Jan., 1906 May, 1906 Jan., 1905 Jan., 1906
Massachusetts	Frederick L. Cutting James V. Barry E. H. Dearth W. Q. Cole	Boston Lansing St. Paul Jackson	Commissioner of Insurance. Commissioner of Insurance. Insurance Commissioner Aud. Pub. Act's & Ins. C'r	Jan., 1005
Missouri	Robert G. Yates J. H. Calderhead Chas. Weston S. P. Davis	Jeffers'n City Helena Lincoln Carson City.	Superintendent of Insurance State Auditor	Jan., 1905 Jan., 1905
New Hampshire New Jersey New Mexico New York	John C. Linehan D. O. Watkins W. G. Sargent Francis Hendricks	Concord Trenton Santa Fe Albany	Insurance Commissioner Insurance Commissioner Territorial Auditor Superintendent of Insurance	Jan., 1905 Jan., 1905
North Carolina	James R. Young Ferd. Leutz Arthur I. Vorys Wm. Grimes	Raleigh Bismarck Columbus Guthrie	Insurance Commissioner Commissioner of Insurance. Superintendent of Insurance Sec. and Ins. Commissioner	Jan., 1906
Oregon	F. I. Dunbar I. W. Durham Charles Har zell Charles C. Gray	Salem	Secretary of State	Jan., 1905 Jan., 1905 Jan., 1906 Jan., 1905
South Carolina South Dakota Tennessee Texas	John C. Perkins	Columbia Pierre Nashville Austin	Comp. General of State Insurance Commissioner Commissioner of Insurance Insurance Commissioner	Jan., 1905 Jan., 1905 Jan., 1905 Jan., 1905
United States	Geo. B. Cortelyou. J. T. Hammond F. G. Fleetwood John L. Bacon Morton Marye	Washington. Salt Lake C'y Montpelier White Riv.Jn Richmond	Secretary of State	Jan., 1905 Oct., 1906
Washington	S. H. Nichols	Olympia	Sec. of State and Ins. Com State Auditor Commissioner of Insurance State Auditor	Jan., 1905 Jan., 1905

CANADA.

Dominion of Canada Providence of Ontario	Wm. Fitzgerald Dr. J. H. Hunter	Ottawa Toronto	Superintendent of Insurance Inspector of Insurance	*********
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50,000 00,00

INSURANCE IN CANADA.

THE several acts passed by the Canadian Parliament relating to insurance in the Dominion were amended and consoli-WHAT IS REQUIRED OF COMPANIES DOING BUSINESS IN THE DOMINION.

dated by a general statute, passed during the session of 1886, which, together with amendments made in 1894, 1895 and 1899, Under this act no company can do business in the Dominion without obtaining a license from the Minister of Finance, or being registered in the office of the Superintendent of Insurance. In order to obtain such a license every company must deposit with contains all the existing provisions for the regulation and supervision of insurance companies carrying on business in Canada. the Receiver General as follows:

Canadian Fire Companies.

Canadian Fire Companies.

100,000 | Life Insurance Companies, both Canadian and Foreign.

100,000 | Assessment Life Companies, both Canadian and Foreign. Canadian Inland Marine Companies. \$50,000 100,000 Canadian Fire and Inland Marine Companies..... Foreign Fire and Inland Marine Companies.

It is provided, however, that in case of any such company incorporated elsewhere than within Canada when its liabilities to policyholders in Canada, including the full reserve or reinsurance value of all its Canadian policies, exceed its assets in Canada, then the company will be required to make good the deficit by adding to its deposits with the Receiver General, or by creating a special trust in the hands of two or more persons resident in Canada.

Companies doing ocean marine business exclusively are not subject to the act.

Companies other than life, fire or marine, in order to do business in Canada are required to obtain a license from the Minister of Finance, and the Treasury Board must in each case decide what shall be the amount of deposit.

Every company is required to file in the office of the Minister of Finance, annually at the beginning of each year, a sworn statement of its condition and affairs.

The policy liabilities of life insurance companies doing business in Canada, under policies issued previous to January 1, 1900, are to be valued according to the Tables of Mortality of the Institute of Actuaries, at 4½ per cent interest, until January 1, 1910. From January 1, 1910, to January 1, 1915, these policies are to be valued by the same tables of Mortality, at 4 per cent interest; and after January 1, 1915, by the same tables, with interest at 31 per cent. All policies issued on or after January 1, 1900, are to be valued according to the Tables of Mortality of the Institute of Actuaries, with interest at 31 per cent.

loward defraying the expenses of the office of the Superintendent of Insurance, a sum. which from fire and marine companies must not exceed eight thousand dollars, shall be annually contributed by the companies, which sum shall be assessed pro rata upon the gross premiums received by each during the preceding year, such sum to be paid upon the issue of the an-

BUSINESS AND STANDING OF CANADIAN LIFE COMPANIES.

NAME AND LOCATION OF COMPANY, WITH NAMES OF OPPICERS.	Year.	Capital Subscrib'd for.	Capital Paid up.	Assets.	Liabilities not including Capital.	Net Surplus over Liabilities and Capital.	Net Premium Income, including Consideration for	Interest and Other Receipts.	Total Income.	Paid to Policy- holders.	General Expenses.	Dividends to Stock- holders.	Total Expendi- ture,
CANADA LIFE, Toronto	62 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$ (1,000,000 1,0	8 1,000,000 944,280 944,280 125,000 12	\$ 37180,007 35964,932 24504,792 22304,682 22304,682 22304,682 22304,682 22304,682 23004,877 2312,595 2312,694 2312,694 2312,694 2312,694 2312,694	\$ 25318,640 24133,214 23156,084 23156,084 23156,084 23156,084 2315637,094 25537,834 23182,732	861,367 850,438 850,438 464,426 616,834 1,468,715 1,818,716 1,161,989 549,797	8,7,8%,989,17,21,015,17,21,015,17,21,17,21,17,21,17,21,17,21,17,21,17,21,21,21,21,21,21,21,21,21,21,21,21,21,	\$ 1,096,364 1,041,366 906,426 844,618 847,810 716,198 716,198	\$3,975,363 3,577,617 3,902,331 3,902,331 3,005,399 3,005,399 3,005,399 3,005,399 3,005,399 3,005,399 3,005,399 3,005,399 3,741,912 8,721,271	\$ 1,673.64 1,605.378 1,505.978 1,281.875 1,281.875 1,385.141 1,385.145 1,385.44697	856,001 697,609 615,600 1643,459 413,305 396,248 3355,910 355,910	25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000	2,668,197 24,379,710 24,379,710 24,316,751 17,735,675 11,737,541 1
CATHOLIC MUT. BEN. ASS'N OF CANADA, Kingston, Ont	6000 6000 6000 6000 6000 6000 6000 600	NXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	S S S S S S S S S S S S S S S S S S S	204,994 195,658 142,643 115,341 106,797 25,966 27,967 71,051 72,851	96.25.09.25.73.09.25.73.09.25.73.09.25.73.00.25.75.75.75.75.75.75.75.75.75.75.75.75.75		276,029 257,032 234,618 230,108 193,991 223,643 211,421 186,503 167,545	4444.64.4.1.67.1.780.4.1.4.766.4.1.4.766.4.4.7.004.4.1.4.766.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4	280,737 233,195 233,195 225,644 2213,294 213,295 189,600 168,600 133,479	237,700 200,000 217,033 192,491 192,491 198,750 168,150 168,150 168,150 168,150 168,150	19,904 20,583 20,583 13,752 16,841 16,349 16,349 17,342 17,343	NXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	257,664 239,495 237,616 208,138 215,591 197,916 160,580 134,695
*COMMERCIAL TRAVELERS MUTUAL BEN- EFIT SOCIETY, Toronio	2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.	NNNNN NN	NXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	28,654 39,167 39,167 39,167 39,694 39,48 39,48 39,44 3	2, 433 7,449 5, 015 1, 033 7, 000 None. None.		88.87.97.44.88.15.	1,674 1,658 1,606 1,616 1,643 1,748 1,939 1,005	3.50 3.50 3.50 3.50 3.50 3.50 3.50 3.50	2,3% 2,4% 2,4% 2,4% 2,4% 2,4% 2,4% 2,6% 2,6% 2,6% 2,6% 2,6% 2,6% 2,6% 2,6	0,0,4,4,0,4,0,0,0,0,0,0,0,0,0,0,0,0,0,0	None. None. None. None. None. None.	25, 677 39, 534 31, 188 26, 931 25, 923 13, 873 25, 583
CONFEDERATION, Toronto	1903 1902 1900 1900	1,000,000 1,000,000 1,000,000 1,000,000	00,001 00,001 000,001	9,663,854 8,988,986 8,374,081 7,799,984	9,028,470 8,403,125 7,838,133 7,259,213	535,384 I 485,861 I 433,948 I	1,196,812 1,139,054 1,051,319 1,063.749	398.957 378,761 335,054 329,122	1,595,769 1,517,815 1,386,373 1,392,870	684,376 633,163 588,972 703 924	307,993 269,175 231,871 236,544	15,000 15,000 15,000	1,006,669 917,338 535,843 955,468

	28 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	I,000,000 I,000,000 I,000,000 I,000,000 I,000,000	0.000 0.000	6,825,117 6,835,117 6,237,689 5,779,211 5,318,867 4 870,834	6,905,270 6,361,140 5,3800,883 4,890,185 4,469,161	367,872 363,977 336,806 481,931 328,663 301,673	1,000,011 965,626 931,561 907,328 852,874 807,735	305.596 255.571 252.966 225.296 225.296 205.768	1.305,607 1.184,527 1,132,618 1,032,642 1,003,315	523,778 455,974 503,722 451,111 397,074 435,252	226,774 211,204 206,411 206,685 196,281	15,000 15,000 15,000 15,138 15,238	765,652 682,178 725,133 672,796 608,493 650,895
CONTINENTAL LIFE	1993 1903 1903	000,000 000,000 893,000	197,944 139,425 76,934	304,582 218,285 109,578	196,977 133,063 90,226		100,174 78,208 53,193	14.698 23.914 8,937	114 872 102,122 61,230	10,793 7,523 3,133	57.095 58,557 45,890	None None None	67,887 66,079 49,023
CROWN LIFE	900 1000 1001	400,000 388,200 320,000	93,923 91,750 75,650	98,270 81,254	87,169 41,416 7,402		67,886 38.275 5,435	3.028 6.402 20,251	6,45° 47,677 88,68	4.538 2,000 None.	63.433 54.104 25.485	None. None.	67,971 56,164 25,485
DOMINION LIFE, Waterloo, Ont	00000000000000000000000000000000000000	400,000 400,000 400,000 257,600 257,600 257,600 257,600 257,600 257,600 257,600 257,600 257,600 257,600 257,600 257,600 257,600	81 81 81 81 81 81 81 81 81 81 81 81 81 8	847.547 705.517 615.691 539.866 416.897 344.158 344.158 292,610 295,691	685,309 567,547 484,575 403,414 331,1287 235,165 210,9143 130,055 95,460	62,237 37,976 31,116 35,853 21,216 24,592 17,278 12,143 12,019 9,182	149,259 142,559 109,881 109,881 70,014 70,863 65,565 53,395	34,181 39,529 10,529 11,187 11	183,440 172,081 145,385 117,293 92,227 82,207 75,525 50,837	25,475 33,323 34,323 34,323 34,47 35,656 36,	44446 444 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	8, 7, 7, 10, 10, 10, 10, 11, 10, 10, 11, 10, 10	78,917 79,166 79,110 66,081 54,194 44,194 26,302 27,47
EXCELSIOR LIFE, Toronto	900 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	350,900 350,900 350,900 350,900 350,900	22 22 22 22 22 22 22 22 22 22 22 22 22	673,026 566,205 477,303 400,344 328,206 282,623 250,114	612.545 507.924 411.712 331,289 275.118 224 441 197,132	5,645 12,956 16,420 5,547 5,547 443	188,438 150,090 139,472 110,668 102,934 83,738	30,916 24,718 19,722 12,434 33,106 7,120	2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.	%%%% %%% %%% %% % % % % % % % % % % %	\$ 50.55 \$ 50.5	NN N N N N N N N N N N N N N N N N N N	118 103,559 75,559 76,353 46,197
FEDERAL, Hamilton. David Dexter, Pres, and Man. Dir.	1001 1001 1001 1000 1000 1000 1000 100	000,000,1 000,000,1 000,000,000,000,000,	139,000 1139,000 1139,000 91,000 91,000 91,000 91,000 197,000	1,893,961 1,642,017 1,455,131 1,275,131 1,275,131 1,060,661 806,283 722,448 607,713 408,713	1,711,200 1,20%,055 1,123,738 1,123,738 955,861 757,399 618,481 517,622 348,160	25,238	486,722 471,453 428,206 404,049 385,775 359,636 319,589 319,589 257,047	76, 26, 26, 26, 26, 26, 26, 26, 26, 26, 2	\$62,987 484,865 470,663 470,663 387,679 381,739 277,576	20,018 20,1018 20,018 170,814 125,65 137,65 131,856 113,22 150,95	150,769 147,665 139,73 133,535 116,875 111,225 111,408 97,800 84,425	10,400 10,276 7,280 5,460 5,460 5,480 4,773 None.	365, 187 325, 333 325, 333 325, 333 325, 334 325, 6848 325, 6848 325, 6848 325, 6848
	_	-				_	-			-			

* Registered to do business in Canada upon the assessment p an.

+ The actual general expenses, including taxes, amounted to \$541,543.83, the balance, \$101,908, being for conversion of pensions into annuities.

BUSINESS AND STANDING OF CANADIAN LIFE COMPANIES-Continued.

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Year.	Capital Subscrib'd for.	Capital Paid up.	Assets.	Liabilities not Including Capital.	Net Surplus over Liabilities and Capital.	Net Premium Income, ncluding Consid- ration for nnuities.	Interest and Other Receipts.	Total Income.	Paid to Policy-	General Expenses.	Dividends to Stock- holders.	Total Expendi- ture.
GREAT WEST, Winnipeg	8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	\$ 00,000 000 0	\$50,000 100,00	\$ 2,110,755 1,536,836 1,194,330 948,803 723,189 554,319 410,123	\$ 1,636,792 1,310,328 1,021,985 802,562 600,080 444,571 316,102	4 4	\$ 564.481 514.920 419.761 350.211 238.322 238.322	8 841 9 459 75 179 75 971 9 4 7 119 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	\$ 712,945 595,276 473,732 402,330 332,141 2181,735 2181,735 332,141	\$ 123.974 85,692 85,692 64,679 57,076 88,116	29.72 159.631 159.631 134.556 134.556 159.631 134.545 159.631 159.631	W. N. N. O.	253,323 254,927 244,927 177,363 132,565
HOME LIFE ASSOCIATION, Toronto	25	400,000 1,000,000 951,900 930,600 100,000 100,000		25.55.45.45.65.55.55.55.55.55.55.55.55.55.55.55.55	25.50 25.50	2,716 10,915 36,155	4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0,427 11,376 10,898 11,177 11,	131,742 111,671 104,375 104,375 104,375 104,190 10,100 10,	2	28. 22. 42. 42. 42. 42. 42. 42. 42. 42. 42		11. 4. 11. 12. 12. 12. 12. 12. 12. 12. 12. 12
IMPERIAL LIFE, Toronto	**************************************	72,800 1,000,000 1,000,000 1,000,000 1,000,000		11,233 10,845 10,660,777 1,344,128 1,102,092 1,102,092 0,7044,3 0,77,062	7,701 7,143 1,443,192 1,143,192 837,853 612,892 448,668 183,818	90,935 67,585 56,275 39,200 31,775 44,834	14,712 9,968 493,781 308,930 25,617 15,947	None. 137. 137. 137. 137. 137. 137. 137. 137	14,712 10,105 10,105 490,455 361,532 395,156 321,533 321,533 321,533	90 4 5 2 3 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	15.04 11.535 173.012 142.400 123.901 109.726 91.267	None:	21.944 15.535 270.750 214.686 169.445 145.388 100.390 110,598
LONDON LIFR, London, OntJohn G. Richter, Sec.; E. E. R id, Act.		25,000 25	\$ 88 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	1.462,966 1.1302,064 1.1302,064 1.1302,064 991,819 875,433 678,139 678,139 522,887 522,887 770,608	1,368,431 1,041,723 1,041,723 914,694 801,136 608,006 524,531 458,474		32,556 291,903 271,727 25,882 226,586 226,515 185,539 177,04 160 889	2 4 2 2 4 4 4 4 4 5 5 5 5 5 5 5 5 5 5 5	338,031 335,103 332,103 322,103 241,113 241,113 36,668 186,602 15,060	85.57.78 85.77.78 85.77.78 85.77.78 85.77.78 85.47.78 85.47.88	118,374 105,433 105,433 105,059 105,059 105,059	4,000 4,000 4,000 4,250	197.52 197.52 197.52 197.53 197.53 197.93 197.93 197.93 197.93 197.93

744,303 640,837 531,636	339,253 280,636 310,139 310,139 224,818 186,336 159,409	766.449 739.346 769.300 559.319 559.319 599.389 445.339 419.348	7. 6. 3. 3. 3. 3. 3. 3. 3. 3. 3. 3. 3. 3. 3.	778,938 691,394 698,595 559,173 534,864 443,019 454,367 436,545 252,284	60,893 67,509 65,371 58,969 41,382 27,175 21,503
24,000 24,571	10,368 10,186 10,186 10,185 5,093 None.	N N N N N N N N N N N N N N N N N N N	N.X.X.X.X.X.X.X.X.X.X.X.X.X.X.X.X.X.X.X	66 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	None. None. None. None.
353.770 300,270 272,163	201,321 144,951 153,723 139,825 130,778 109,440	248,956 248,956 215,677 241,889 193,288 169,995 148,037 116,501	653,878 66,983 86,060 86,060 48,060	36,720 310,851 285,997 258,494 225,182 225,183 176,839 176,839 176,839 176,839 176,839 176,839 176,839 176,839	48,477 54,582 51,077 47,132 37,138 27,175
366,533 316,557 34,892	134,178 134,178 116,730 160,037 77,808 50,065 50,065	25.64 25.53 25.64 25.63	10,884 22,415 11,500 6,000 None.	423,218 374,513 386,683 394,679 293,082 271,537 256,172 105,712	12,416 12,927 14,994 11,837 4,000 None.
55.4	25.59 25.59 25.59 25.50	1,561,076 1,391,038 1,277,686 1,164,874 1,051,463 1,051,463 1,051,463 1,051,463 7,050,463 7,050,69 7,050,09 7,050,09 7,050,09 7,050,09	135.567 115.557 85.315 52.481 40.518	1,381,364 1,099,397 1,095,971 893,523 785,131 641,788 581,479 561,759	131,527 110,380 84,756 65,715 45,173 25,475 9,418
215.853 186,074 141,719	25.05.4 25.05.	306,084 278,145 255,817 222,100 1897,516 175,873 158,786 144,917 132,858	7.360 5.536 5.857 4.524 23.684	248,747 221,187 176,1462 148,657 135,380 135,380 171,118 180,026 180,026 180,026	13,344 10,534 8,827 7,426 6,738 4,806
1,219,436	579.522 510.561 440.494 384.049 335.149 324.449	1,254,986 1,021,869 942,775 853,887 735,175 644,107 601,617 590,163	128,207 110,021 80,058 47.957 16,834	1,13a,617 1,049,653 822,935 74,866 649,751 584,32 539,748 485,354 455,896	118,183 99,848 75,989 57,485 37,747 18,737
321,265	101 102 103 103 103 103 103 103 103 103 103 103	601,240 480,935 362,763 287,120 256,941 218,140 201,579 178,799	193	550,237 515,045 507,044 67,024 472,029 422,121 421,546 405,218 338,216	
4,515,403 3,799,210	1,978,152 1,363,479 1,363,470 1,130,080 818,129 643,691	6.681,919 5.386,939 4.871,665 4.360,638 4.360,698 869,191 8.191,118 8.944,776 8.512,638	248,690 168,049 108,192 51,647 18,286	5.015,564 4.435,768 3.417,971 2.982,059 2.605,800 2.291,056 2.034,287 1.835,300 1.579,167	246,639 182,292 124,984 85,099 52,744 27,373 9,976
288 i	1,809,505 1,522,873 1,522,873 1,203,177 1,012,569 1,012,569	7, 283, 158 6,441,565 5,749, 156 4,647,818 4,126,138 3,730,738 3,392,697 3,123,575 2,855,124	273,605 199,071 154,535 118,673	5,625,801 4,420,773 3,977,264 3,5977,264 3,137,809 3,137,809 3,137,809 2,515,833 2,977,383	405,412 331,741 282,426 253,894 233,687 205,762 138,430
888	200,000 127,920 127,920 127,920 127,920 127,920	N N N N N N N N N N N N N N N N N N N	99,99,99,99,99,99,99,99,99,99,99,99,99,	6.6.6.6.6.6.6.6.6.6.6.6.6.6.6.6.6.6.6.	213,850 213,850 213,750 213,450 208,850 199,825 141,625
1,500,000	621,000 621,000 621,000 621,000 621,000 621,000	N N N N N N N N N N N N N N N N N N N	500,000 500,000 500,000 478,500 451,400	300,000 300,000 300,000 300,000 300,000 300,000 300,000	836,800 839,300 839,300 839,300 857,800 856,800
1903	8888888 8888888	25 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1983 1983 1899	2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.	1903 1903 1900 1899 1898 1898
*MANUFACTURERS LIFE, Toronto	Secretary; P. C. H. Papps, Act.	Mutual, Life of Canada, Waterloo (Formerly Ontario Mutual.) Robert Melvin, Pres.; Gro. Wegensst, Mgr.; W. H. Riddell, Sec.	NATIONAL LIFE, Toronto	NORTH AMERICAN, TorontoJohn L. Blakie, Pres.; L. Goldman, A. I. A., Man. Dir.; W. B. Taylor, Sec.	NORTHERN LIFE, London, OntT. H. Purdom, Pres.; John Milne, Mgr.

* The Temperance and General Life Assurance Company was amalgamated with the Manufacturers Life during 1901.

BUSINESS AND STANDING OF CANADIAN LIFE COMPANIES—Continued.

NAME AND LOCATION OF COMPANY, WITH NAMES OF OPPICERS.	Year.	Capital Subscrib'd for.	Capital Paid up.	Assets.	Liabilities not Including Capital.	Net Surplus over Liabilities and Capital.	Net Premium Income, Including Consideration for Annuiries.	Interest and Other Receipts.	Total Income.	Paid to Policy- holders.	General Expenses.	Dividends to Stock- holders.	Total Expendi- ture.
ROYAL VICTORIA, Montreal	1903 1903 1909 1900 1800 1800 1800	\$ 1,000,000 1,000,000 1,000,000 1,000,000	200,000 200,000 200,000 200,000 200,000 200,000	398,642 336,218 334,595 272,866 232,617 233,617 293,199	306,698 246,233 179,190 70,268 30,363 9,139	49	24,873 111,198 11,198 12,869 12,869 12,240 12,235 170,8	8,5,5,0 9,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0	8. 144.451 131.862 101.828 101.828 93.504 80,400	23,863 21,467 13,341 13,341 1,300 None.	66.744 68.364 60.315 51.137 51.137 51.089 36.643 13.739	NXXXXX OBJUSTES	85.050 89.050 73.656 73.397 13.739
SOVEREIGN LIFE, Toronto. Addison H. Hoover, Pres. 4SUBSIDIARY HIGH COURT OF ANCIENT ORDER OF FORESTERS. Samuel H. Kent, Pres.; William Williams, Sec.	1903 1903 1901 1901	447.300 None. None. None.	81,338 None. None.	53,666 43,128 40,137 42,188	31,716 49,498 39,682 37,907 32,119	4,168 3,446 3,230 10,000	27,659 18,c61 15,741 15,117 13,779	32,696 1,882 1,686 1,585 1,736	60,355 19,943 17,427 16,702 15 515	None. 6,137 12,808 15,997 5,869	43,447 3,258 2,059 3,000 2,141	None. None.	43.447 7.395 14.867 18,997 8,010
Sun, Montreal	2000 988 888 888 888 888 888 888 888 888	700,000 700,000 700,000 700,000 700,000 700,000 500,000 500,000 500,000 500,000	\$0.00 \$0.00	15505,776 13480,273 11773,032 10486,891 9,247,665 9,247,665 13,323,17 6,388,45 5,665,771 4,616,420	14265,130 12530,535 10970,247 9 773,878 8 563,532 7,497,874 7,497,874 6,043,036 4,829,836 4,152,546	644.738 647.785 697.785 608.013 579.132 609.038 209.038 473.444 473.444	3,297,494 2,577,187 2,347,579 2,347,579 1,993,637 1,649,943 1,391,224 1,176,244	688 485 627,799 518,292 441,483 381,799 334,101 335,990 195,083	3.561.345 3.501.345 3.505.479 2.789.662 2.327.728 2.327.728 1.885.933 1.527.686 1.373.327	1,191,308 1,064,476 1,065,547 843,726 863,973 745,566 754,344 512,827 424,850 362,243	931.638 808,149 742,820 677,933 627,953 638,248 587,865 457,572 419,232	15,750 15,750 15,750 15,750 15,750 10,313 9,375	2,138,776 1,888,375 1,824,117 1,534,429 1,447,688 1,339,565 1,353,522 1,353,522 1,353,522 1,55109
*Supreme Court, Independent Order, of Foresters, Toronto	1903 1904 1906 1906 1809 1809 1809 1809	None. None. None. None. None.	NXXXXXX ODE : : : : : : : : : : : : : : : : : : :	7,326,502 6,158,904 6,158,238 4,665,418 3,963,259 3,356,554 2,729,615	433.743 427,121 342,141 200,671 200,193 497,996 180,726		3,270,954 3,088,154 2,622,468 2,522,468 2,392,901 1,768,980 1,768,980	251,739 223,017 210,829 210,879 143,920 132,973 64,897	3,532,683 3,502,486 3,502,486 2,536,831 2,161,432 1,901,959 1,534,315	1,845,955 1,746,492 1,748,775 1,548,453 1,175,664 1,175,664 988,615 818,949		NXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	2.302.709 2.441.570 2.441.570 2.456.529 2.043.305 1.559.508 1.253.805 1.054.874
UNION LIFE, Toronto	1903 1902	1,000,000	100,000	126,019	23,594 13,005	2,425 5,470	13,129	104,265	172,713 84.770	2,035	155.369	None.	165,793

- 4		73.239	3	3	57,385	50,820	52,535	44.512	46,325	21,800	15,230
N. A.	i Conci	None.	Z		None.	None.	None.	None.	None.	Notic.	None.
	21,740	22,597	4	7	14.552	12,360	11,523	8,598	17,125	11,500	7,030
	55.861	20.0		2,2	42,034	38,469	41,012	35.914	29,200	10,300	8,200
	104.741	207	9,00	3	74,368	62,897	53,544	43,880	45.734	26,713	15,615
_	3,524	1.030		3	1,277	\$78	846	825	316	24	\$5
	101,217	196		90,085	73,091	62,223	52,608	43,055	44,518	26,271	15.061
			:	:::	:::	:	:	:	:	:	:
	12.115	200		10,750	10,237	15,239	11,192	6,859	15.8ai	11,914	‡ 2,15 3
	130 460	10	0/0//	65,599	49,505	30,467	16,943	14,515	14.077	14,287	6,742
	Z		None.	Sone.	None.	None.	None.	None.	None.	None.	None.
	Money	1	Sono.	None.	None.	None.	None.	None.	None.	None.	None.
		100	1902	1001	80	180	1808	1897	189	1895	ξ ξ
		*WOODMEN OF THE WORLD (Canadian)	Order) London, Ont	C. C. Hodeins Head Consul. W. C.	Fitzgerald, Head Clerk.						,

[‡] Not including reserve. † Not including the business of the Sick and Funeral Branch. * Registered to do business in Canada upon the assessment plan.

The following is a comparative exhibit of assets, insurance issued and claims paid in the past ten years by life companies in Canada, together with

NAME AND LOCATION OF COMPANY, WITH NAMES OF OPPICERS.	Year.	Assets.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid,
Canadian Companies: CANADA, Toronto. CANADA, Toronto. Gen. George A. Cox, Pres.; R. Hills, Sec.; E. W. Cox, Gen. Mgr.; F. Sanderson, Act.	1990 1990 1899 1899 1899 1899	\$27,180,007 25,044,032 24,647,706 22,643,484 20,346,662 20,038,817 18,078,916 17,420,526 17,420,526	\$2,798.989 24,615.172 24,615.172 3.055.905 2.163.787 2.087,994 2.005,716	7,4,4,4,4,4,4,4,4,4,4,4,4,4,4,4,4,4,4,4	\$10,122,139 8,398,386 6,397,943 6,397,943 4,693,107 4,942,001 6,695,778 6,695,701 6,695,001	25,175 37,137 37,130 37,130 33,472 38,88 88,88	\$04.434.443 88.104.872 88.654.106 70,691.486 72,275.895 70.375.397 70.375.397 70.375.397	\$1 506,370 1,424,088 1,368,115 1,301,480 1,100,134 993,640 893,640 893,040 937,050
CATHOLIC MUTUAL BENEFIT SOCIETY, Kingston, Ont.*	1003 1003 1003 1003 1003 1003 1003 1003	204.994 192.398 1155.658 116.394 116.797 95.996	276,029 257,002 234,618 239,108 193,991 223,643	1,692 1,762 1,762 1,762 1,548 1,372	1,946,500 1,946,500 1,978,000 1,778,000 1,778,000 1,178,000 1,178,000		24,823,000 23,632,000 23,632,000 22,837,000 24,821,000 17,521,000 17,525,000 17,525,000	735,304 237,700 209,000 1927,033 171,067 108,750
	1895 1895	72,051	166,545	1,752	1,971,500	10,403	15,890,000	118.308 118.908

* Doing business in Canada upon the assessment plan.

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES—Continued.

NAME AND LOCATION OF COMPANY, WITH NAMES OF OPPICERS.	Year.	Assets.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
Canadian Companie: Commercial Travelers Mutual Benefit Society, Toronto* George Auderson, Pres.; Etta M. Rowley, Sec.	1000 1000 1000 1000 1000 1000 1000 100	24.88.89.89.89.89.89.89.89.89.89.89.89.89.	88 99 99 99 99 99 99 99 99 99 99 99 99 9	5 ¥858¥£888	24,000 24,000 24,000 29,000 334,000 141,000 17,100 280,000	1 1 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	\$1,841,000 1,853,000 9,391,000 2,553,000 2,553,000 2,363,000 2,408,000 2,408,000 2,408,000	5000 15,000 15,000 15,000 15,000 15,000
CONFEDERATION, Toronto	7 08 08 08 08 08 08 08 08 08 08 08 08 08	8. 9. 9. 9. 9. 9. 9. 9. 9. 9. 9. 9. 9. 9.	20,000 1,190,001 1,190,001 1,005,1319 1,005,100 1,005,00	4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	160,000 13,994,43 13,995,595 13,095,697 13,085,795 13,085,472 13,045,975 13,975,647 13,975,647 13,975,647 13,975,675 13,975,675		2,073,000 36,513,000 34,459,468 34,171,215 31,407,409 28,1521,189 28,1531,189 28,1379,476 28,260,331	24 25 25 25 25 25 25 25 25 25 25 25 25 25
CONTINENTAL LIFE, Toronto. Hon. John Dryden, Pres.; Charles H. Fuller, Sec.; Geo. R. Woods, Gen. Man. CROWN LIFE, Toronto. Sir Charles Tupper, Pres.; Arthur J. Hughes, Sec.; Geo. H. Roberts. Man. Dir.	6000 6000 6000 6000	304,58a 218,285 109,578 113,606 98,270	100,174 78,208 53,193 67,886 38,275	8.478 5.22 Z	1,267,724 1,170,128 1,014,465 1,266,850 1,156,000	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	3.318,781 8,592,467 2,037,246 1,993,350 1,262,500	7,329 7,329 3,000 4,500 None.
Dominion Life, Waterloo, Ont	1993 1993 1993 1893 1893 1893 1893 1893	25.5.7.7.7.7.7.7.7.7.7.7.7.7.7.7.7.7.7.7	149.339 149.339 109,811 100,014 78,841 76,565 65,565 44,596	¥1114844828	816,648 896,648 819,090 1,000,835 6,500,835 6,500,835 6,500,835 6,500 6,500	2,3,7,6 2,3,5,5,4 2,3,3,5,5,4 2,3,3,5,4 3,3,5,4 3,3,5,4 3,3,5,4 3,3,5,4 3,5,5,4 3,5,5,4 3,5,5,4 3,5,5,4 3,5,5,4 3,5,5,4 3,5,5,4 3,5,5,4 3,5,5,4 3,5,5,4 3,5,5,4 3,5,5,4 3,5,5,4 3,5,5,4 3,5,5,4 3,5,5,6,4 3,5,6,6,4 3,5,6,6,4 3,5,6,6,4 3,5,6,6,4 3,5,6,6,4 3,5,6,6,4 3,5,6,6,4 3,5,6,6,4 3,5,6,6,4 3,5,6,6,6,4 3,5,6,6,4 3,5,6,6,4 3,5,6,6,4 3,5,6,6,4 3,5,6,6,4 3,5,6,6,4 3,5,6,6,6,4 3,5,6,6,6,6,6,6 3,5,6,6,6,6 3,5,6,6,6,6 3,5,6,6,6,6 3,5,6,6,6,6 3,5,6,6,6,6 3,5,6,6,6 3,5,6,6,6 3,5,6,6,6 3,5,6,6,6 3,5,6,6,6 3,5,6,6,6 3,5,6,6,6 3,5,6,6,6 3,5,6,6,6 3,5,6,6,6 3,5,6,6,6 3,5,6,6 3,6,6,6 3,	5, 118, 128, 139, 139, 139, 139, 139, 139, 139, 139	4 88 9 7 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1

	1903	\$ 671,006	\$ 181.910	1,258	1,566,131	66.	5,663.890	22,558
David Fasken, Pres.; Edwin Marshall, Sec. Monthly.	8	•		2 2	1 266	724	4.688.673	21.223
	8	\$66,205		\$: -	10001	717	174.460	200.1
Montaly. Ordinary.	- ! !		13.73	212	050,537	9	4.051.001	12.017
Monthly		£ 477,303	8.30	900	31.653	1.484	176.650	3.240
and all all all all all all all all all al		•-	101	1	884.060	2.257	9.585.654	2,486
Monthly	8	400,34	\$	ğ	03.837	19	107.643	100.0
Ordinary	1800	,	× 91.146	285	884,121	9,800	3,184,479	12,514
Monthly.	189	320,200	× 11,788	3.216	442.600	2,514	317,434	2.743
Ordinary	1898	~ ~	× 78,012	715	748.575	2,500	2,767.306	8,995
Monthly	808	~ ×	2:726	2,807	354.962	9,171	250,057	1,00,
	280	250,114	70,421	1,349	711,375	800, a	8,004,12I	11,002
	86. 98.	205,162	73.545	553	93,330	201.0	9,480,274	13,124
	869	79,92	200	38	5,50,7	1,134	2,417,990	9 6
	<u>*</u>	147,179	¥ 50	\$ -	4,004,343	546.	56/16-6	3
FEDERAL, Hamilton	1903	1,893,961	486,723	1,845	2,644,673	10,133	14,575,730	127,660
David Dexter, Pres. and Man. Dir.	1900	1,642,017	471,453	1,869	2,614,437	9.431	13,601,058	146,042
	1001	1,455,131	428,206	1.035	2,282,504	8,674	12,623,814	131.164
	100 00	1,271,341	404.049	1,317	1,900,336	7,981	11,778,318	134.581
	18 89 87	1,060,000,1	385.775	1.734	2,415,900	5.5	11,447.570	95.830
	80	800,243	329,030	1,321	2,021,585	8,4	10,063,500	103.783
	2681	722,448	349.589	505.	2,003,650	0,408	10,463,000	114,120 20,703
	8 6	007.713	312,399	1.452	2,000,500	4 10 1	10,337,404	32,733
	\$ §	436.806	700	3,5	1.703.730	2.77	0.806.137	126.730
		-		}	•	}		•
GREAT WEST, Winnipeg	1903	2,110,755	564.481	2. Z	4.278,850	12,479	17,856,639	102,129
Alex. Macdonald, Pres.; J. H. Brock, Man. Dir.; A. Jardine,	28 28	1,536,836	514,920	2,155	3,008,450	10,458	15,127,047	71,875
Sec.	1901	1,194,330	10,701	2,030	8,55,15	6 6 6 7 7	13,251,099	89.250
•	8	8,0	300,211	8.6	2,050,450	5.0	11.701,509	<u>چ</u> ر پرچ
	800	723.109	/00 /00 /00 /00 /00 /00 /00 /00 /00 /00	2,5	2,7,50	100	8 261 873	9,6,9
	\$ 5 5 5	25.43		200	200.000	200	/\0.104.0	2000
	3,8	410,123	156.033	1 126	1 742 200	2.416	K. 652.304	28,000
	180	228.875	122.65	200	1.682.200	2,818	4.034.850	22.760
	₹ 8	199,737	109,983	1,741	2,788,305	2,328	4,096,550	18.505
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HOME LIFE, Toronto	2 2 2 3	100 100 100 100 100 100 100 100 100 100	119,004	25.5 25.5 25.5 25.5 25.5 25.5 25.5 25.5	100,000,1	6. c	3,543,000	30.58
_	8	446,079	110,773	<u>g</u> (1,210,303	25.5	3,22/,00/	25.57
	<u>.</u>	2 4 6	94.45 64.45	34	3/3/939	808	2 22 100	25.03
			3	25		900		1 8
		3 8	95,767	3 %	283	7	28.58	7
	2	1 8	1 2 2	227	615,000	1.164	1.350.250	1.066
	908	15.662	10.610	1,8	663.500	1111	1,254,250	90,4
	1804	11.233	14.712	503	775,500	823	1,139,500	9
	180	10,845	896.0	- 26	613,500	718	828,000	000,4
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NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Year.	Assets.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claums Paid.
Canadian Companies: [MPERIAL LIFE, Toronto	1903 1903 1900 1898 1898	\$3.013,888 1,666,777 1,344,128 1,102,092 930,443 677,052 336,248	\$493.781 449.277 308.030 258.883 296,617 154.947 32,000	2,434 1,522 1,226 1,380 1,368	\$3,804,243 5,928,124 2,917,788 2,917,200 3,549,000 3,188,400	8 6,567 4,730 3,584 1,638 370	\$13.850,702 11,640,585 8.848.761 7.456,455 6,159,125 3,760,135 908,725	\$47.364 40.952 36.486 37.948 6,663 Nobe.
LONDON LIFE, London, Ont. John McClary, Pres.; John G. Richter, Sec. Industrial. General. Industrial. Industrial. Industrial. Industrial.	505 50 50 50 50 50 50 50 50 50 50 50 50	\[\text{1,462,966} \] \[\text{1,392,064} \] \[\text{1,126,190} \] \[\text{991,819} \] \[\text{875,423} \] \[\text{770,039} \] \[\text{678,177} \] \[\text{591,591} \] \[\text{522,887} \] \[\text{470,608} \]	106.105 217.464 217.464 20.1105 20.1105 20.0	13.83 14.65 15.05	7,06,078 1,086,138 915,052 915,052 917,572 843,993 4,893,994 1,1016,882 1,300,974 1,500,974 1,500,974 1,500,974 1,500,974 1,500,974 1,500,974 1,500,974 1,500,974 1,500,974 1,500,974 1,500,974 1,500,974 1,500,974 1,500,974	12.04.04.04.04.04.04.04.04.04.04.04.04.04.	\$3.265,848 \$1.255,012 \$1.255,012 \$1.255,012 \$1.255,012 \$1.253,44 \$1.253,44 \$1.255,53 \$1.255	\$\frac{1}{4}\times \times \times \frac{1}{4}\times \times
MANUFACTURERS LIFE, Toronto. Hon. G. W. Ross, Pres.; J. F. Junkin, Gen. Mgr.; L. A. Winter, Sec.; P. C. H. Papps, Act.	1000 1000 1000 1000 1000 1000 1000 100	5.136,669 4,406,329 3,724,477 2,279,176 1,523,872 1,293,177 1,293,177 1,203,177 1,213,559	1,219,436 1,054,816 921,921 570,922 510,501 440,494 354,049 334,1449 344,449	4.92.92.92.92.92.92.92.92.92.93.93.93.93.93.93.93.93.93.93.93.93.93.	6,747,798 5,590,755 3,415 089 3,387,941 3,188,237 2,593,772 2,673,597 2,673,596 2,462,086	2,12 2,12 2,00,00 000 2,00,00 2,00,00 1,00 1,0	34,040,708 29,797,428 26,779,926 14,954,781 13,952,548 11,905,749 10,711,605 10,066,441	26,000 26

MUTUAL LIFE OF CANADA, Waterloo	2000 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	7.283.158 6.449.1565 5.749.1565 5.749.156 4.749.136 4.126,132 4.126,132 4.123,573 9.123,573	1,254,986 1,0124,986 1,0124,985 1,0124,985 1,0124,987 1,0124,987 1,0124,987 1,0124,987 1,0124,987 1,0124,987 1,0124,987 1,0124,986	64 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	4.746,368 +1.814,036 9.758,439 9.758,439 4.008,035 9.901,901 9.491,909 8.445,336 2.494,336 8.577,300	25,732 26,733 26,733 18,333 15,738 14,419 14,419	37.338.385 34.255.354 31.541.085 25.708.038 23.659,676 29.978,199 19.978,199 18.731.45	376,174 354,797 351,999 223,616 224,536 175,511 180,431
NATIONAL LIFE, Toronto. Elias Rogers, Pres.; F. Sparling, Sec.; R. H. Matson, Man. Dir.	8. 8. 9. 9. 9. 9. 8. 8. 9. 9. 9. 9.	273,605 199,071 154,535 118,673 105,004	128,207 110,021 80,058 47,957 16,834	8 72 8 8 E	1,426,632 1,405,533 1,241,495 1,201,390 607,000	9,000 1,000 1,000 1,000 1,000	3.833.495 3.827.986 1,677.540 544.000	9,250 11,500 6,000 None.
NORTH AMERICAN, Toronto	22 1 8 2 2 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	5,685,801 5,010,813 4,420,773 3,5977,264 3,5977,264 3,137,82 2,173,177 2,515,83 2,51	1,139,617 1,049,653 822,935 822,935 7,48,866 649,731 5,88,432 5,59,762 4,55,89	60.00 60	5,590,041 5,908,135 5,908,135 6,901,85 9,917,990 8,725,990	24,767 21,469 10,086 17,408 13,1433 10,958 10,598 9,535	31,682,536 29,934,337 27,356,853 29,483,051 29,483,051 20,439,293 11,164,293 11,544,344 14,055,747	270-479 245-358 255-358 255-358 257-553 157-553 174-404 116,339
NORTHERN LIFE, London, Ont	20 20 20 20 20 20 20 20 20 20 20 20 20 2	25.58 25.58 25.58 25.58 25.58 25.78 25.78 25.78	118,183 99,848 75,989 57,425 37,747 18,737 4,612	8 8 9 9 8 8 9 1 7 8 8 1 7 8 8 1 7 8 8 1 7 8 8 1 7 8 8 1 7 8 8 1 7	1,071,530 1,035,387 1,191,925 828,780 1,158,780 665,950	44411 88128844	3.495.759 3.047.337 1.955.739 1.587.730 1.587.500 3.45,000	10,385 12,017 14,154 11,705 1,000 None.
ROYAL VICTORIA, Montreal. James Crathern, Pres.; David Burke, Mgr.	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	398,642 356,218 304,595 272,866 232,617 203,199 129,839	128,873 121,108 91,800 60,840 60,240 8,071	6458822	1,008,714 1,228,000 1,008,655 773,500 882,230 5,529,000	9,817 4,55 8,58 1,456 1,129 1,129 1,139	3,797,670 3,358,331 2,572,552 1,653,860 1,653,807 887,577 842,500	26,963 17,000 17,000 5,845 2,000 None.
SOVERBIGN LIFE, Toronto	1903	111,223	27,659	8	791,508	285	737,300	None.

* The Temperance and General Life was amalgamated with this company in 1901.

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NAME AND LOCATION OF COMPANY, WITH NAMES OF	Year.	Assets.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Pard.
Conadion Companier: Subsidian Companier: Subsidian Court of the Anc't Order of Foresters Samuel H. Kent, Pres., William Williams, Sec.	1989 1989 1989	\$53,666 43,128 40,137 42,188	\$18,061 15,741 15,117 13,779	208 1117 212 297	\$198,850 110,581 204,250 166,734	953 848 889 1,071	\$862,940 757,790 750,378 684,089	\$5,750 12,242 9,451 5,869
Sun, MontrealR. Macaulay, F. I. A., Sec. and Act.	5 8 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	15,505,776 13,480,273 11,773,032 10,486,891 9,247,665 8,231,912 7,322,371	3,297,494 2,933,546 2,577,187 2,347,579 2,214,343 1,993,627 1,693,627	12,065 10,949 11,306 11,219 13,101 16,752	14,167,205 11,030,691 10,834.398 10,423,445 9,746,309 10,680,958 10,680,958	62,57,580 57,5380 50,65	75, 665, 139 65, 384, 881 57, 949, 585 58, 753, 986 44, 639, 336 44, 639, 336	886,681 755,293 805,535 784,231 505,844 505,844 755,659
,	288 288 288	5,365,771 4,616,420	1,301,221	4.738	7,307,553	19,373	34,728,344 34,728,290 31,502,020	349,123 349,123 228,109
Supreme Court, Indep'd't Order of Foresters, Toronto Dr. Oronhystekha, S. C. R.; John A. McGillivray, Sup. Sec.	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	7,326,502 6,158,994 5,308,007 4,665,412 3,356,254 3,356,554 2,729,015 2,113,326	3,022,352 2,856,908 2,654,048 2,418,949 1,870,926 1,602,735 1,326,513	36,316 23,826 31,847 30,837 30,137 4,124	29,685,000 24,509,500 23,871,000 27,682,500 24,417,000 36,271,500 35,224,500 28,858,000	219,492 205,369 192,086 177,644 161,459 124,685 124,685	238,124,000 226,849,500 217,027,500 206,564,500 194,793,500 178,311,500 154,510,000 128,791,000	1,653.183 1,566,802 1,537,992 1,381,861 1,245,742 1,045,003 859,537
UNION LIFE, Toronto	1903 1903 1908 1908	} 126,019 } 118,475	\$5,134 \$63,308 \$791 \$12,338	210 33,441 84 7,900	184,250 5,358,038 81,400 1,086,598	24,190 10,294	229,650 3,675,329 78,600 1,443,789	None. Io,097 None. 2,001
WOODMEN OF THE WORLD (Canadian Order), London	1900 1900 1900 1900 1900 1900 1900 1900	120,459 87,921 65,546 467 30,467 16,943 14,515 14,187	101,217 92,364 73,091 62,223 52,709 44,053	1,551 1,483 1,225 1,390 1,539 1,515	1,466,000 1,423,000 1,421,500 1,401,500 1,627,500 1,779,500 1,779,500 1,779,500	8 7 7 0 2 4 9 4 8 8 8 7 1 1 1 2 8 4 4 9 1 1 1 1 2 1 2 2 2 2 2 2 2 2 2 2 2 2 2	9,84,00 9,976,50 7,009,50 7,009,50 6,268,50 6,438,50 8,50 8,50 8,50 8,50 8,50 8,50 8,50	55,84 25,572 24,657 24,659 25,915 25,
	1804	0,742	15,001	595	884,500	1,231	2,017,500	8 300

COMPANIES.
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NAME AND LOCATION OF COMPANY, WITH NAME OF CHIEF AGENT,	Year.	Assets in Canada.	Liabilities in Canada.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
British Companies (Pigares of Canadian Branch): Reprinted Funited	1003	Sa 114 409	Sr Rof 226	Sara mi	1	\$147.500	2.461	\$c. 864.760	\$277.800
(Now PRINGA AND BRITISH EMPIRE.)	1002	2,051,040	1.816.407	227.823	8	275.400	2,551	6.183.105	130.211
Alfred McDougald, Montreal.	1001	2,000,804	1,728,631	222,781	\%	249,661	2,615	6,271,181	112,730
	, <u>8</u>	1,938,084	1.676,317	231,713	263	534,500	2,782	6,420,800	148,496
	1899	1,914,648	1,546,609	223,964	124	446,750	2,647	6,123,312	158,376
	8	1,932,403	1,303,622	218,453	911	418,375	2,654	5,999.250	108,665
	60	1,945,923	1,305,533	219,743	25	304.150	2,745	5,850,055	112,738
	8 3	1,001,427	1,205,000	223,501	101	434,100	16,73	5,004,317	70,012
	88	1,928,073	910'900'1	205,758	, %	722,319	3,033	6,155,468	72,024
COMMERCIAL UNION	100	086 412	282.071	10.658	. 14	40.833	838	601.313	7.122
James McGregor, Montreal.	1 8	746.713	237,802	16,530	۳	50,333	23.7	650,380	6,330
	1001	713,191	233,577	16,153	en	80,00	333	200,000	24,033
	8	724,937	121,25	16,498	120	30,000	243	622,789	13.304
	1899	495,100	250,360	16,207	a	22,000	8	625,717	18,426
,	1898	383,254	243,398	16,567	7	53,567	256	622,068 0	14, 158
	1897	342,865	230,567	16,018	9	08,4	န္တ	584.8ro	22,107
	8	275,322	232,983	15,562	None.	None.	2,0	192'201	16.293
	80	244.751	237,902	16,459	4	27,000	883	040,750	אָלָה אָלָהְ
4	\$	240,052	233.941	17,004	3	200,4	 สำ	027.030	4,103
EDINBURGH T.	183	141,184	84,227	2,547	None.	None.	ઠ	136,128	36,113
James D. mggins, 1 oronto.	2001	181,283	107,875	3,746	None.	None.	ĸ	150,277	14,472
	ğ	188,740	110,920	4.319	None.	None.	F 6	179,759	58,043
	8	130,808	145,000	5,112	None.	None.	3.6	237,327	5.949
	800	279,250	1. 2.	5,538	None Zone	None.	8.8	249,053	7.772
	<u> </u>	5/5/5/1	140,74	5,0	N C	None	3.8	3 5 5	18,433
	18.5 28.5 28.5	182 185	150.850	200	Z	None.	8	222 684	17.750
	18 18 18	170.405	107.58	6,603	None	None.	ğ	288,425	12,304
	8 1	181,008	172,409	7,925	None.	None.	113	308,100	28,353
Separation of Scottann *	1003	328.146	800.747	26.164	None	None	879	1.366.701	46.588
Charles M. Holt. Montreal.	100	350,736	8	96,96	None	None.	8	1,423,604	70.816
	1901	410,314	947,858	27,947	None.	None.	61.6	1,182,270	101,736
	001	424,733	1,019,661	20,02	None.	None.	19.	1,288,806	74.057
	26 26	450,442	1,030,475	33,027	None.	None.	8	1,342,947	57,874
	1898	459,928	1,029,490	34,607	None.	None.	77	1,400,167	63,692
	18 26	452,247	1,027,465	34,814	None.	None.	Š	1,466,487	72,961
	000	497.779	1,038,499	39,793	None.	None.	6	1,544.389	8.37
	56	490,485	1,123,203	42,417	None.	None.	2 6	1,055,959	55.744
	X	4995/395	/K//Ko:1	40,023	TAORC.	None:	3	1,744,700	54.4
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\$5555555555555555555555555555555555555	\$3,933,678 3,726,591 3,277,163 3,331,026			Issued.		of Year.		
88 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	\$3,933,078 3,726,591 3,277,163 3,331,026	è	4		2			
16888888888 88888 168888888888 888888	3,331,026	\$613,150	4.758	None.	None.	<u> </u>	\$173,300 180.265	3.104
\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	3,331,026	450,169	5,317	None.	None.	ii i	181,987	24.411
\$\$\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\		438,863	5.715	None.	None.	611	211,937	4,141
**************************************	3,217,012	425,423	5,926	9	510,000	ISI	216,079	7,718
8888 88888 8888 88888 8888 88888	3.108,976	430,133	95.50	Z Z	N O O	2 2	213,002	1,261
8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	1 002 824	428.750	7.124	1	1.500	261	241,740	2,763
* 55 55 55 55 25 55 55 55 55 26 55 55 55 55	1,713,603	387,772	6,745	None.	Nobe	9 9	100,152	15,669
8 19 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	1,573,039	385,022	7,056	None.	None.	143	1/2'172	7,903
8 10 00 00 00 00 00 00 00 00 00 00 00 00 00	3,191,793	2,360,683	323,127	\$5	955,850 055,850	400,0	9,604,189	173.795
5 8 8 8 8 8	3,027,909	2,234,340	313,472	3.8	070,420	5/30 3/30	9,250,040	129,570
3.8	2,009,531	2,137,682	201.034	3.8	1.130,130	7.315	8.781.00v	700
	2,474,068	1,900,678	265,571	\$	1,100,945	1905	8,265,80I	111,90
88	2,361,341	1,859,566	245,384	88	1,070,000	4,749	7,903,158	150,084
1897	2,186,369	1,582,023	239,989	\$ 3	889,000 877,778	4.533	7,308,150	81,965
0,0	2,016,599 1 828 823	1,535,550	2 2 2	3 8	882.738 882.400	\$ 4 788	6.830,755	2 8 2 8 2 8
3.8 3.8	1,644,207	1,339,950	215,602	<u>.</u> &	848,500	4,217	6,860,330	8,550
1001	101.054	110,273	883	None.	None.	v	26,013	6,727
1982	188,505	122,328	1,108	None.	None.	7	33,186	None.
1001	200,574	123,149	1,108	None.	None.	~ 1	33,186	None.
8	101,95	103,914	1,100		None None	~ 6	33,180	i de
200	109,700	123 682	801	None None	None		32.186	None
186	187.005	117,671	1,108	None.	None.		33,186	None.
1896	183,751	117,741	1,108	None.	None.	7	33,186	None.
1895	184,323	102,092	1,108	Z Sone	None.	· ·	31,502	None.
<u>*</u>	183,054	600 86	8	LACING.	None.	·	21,709	None:
1903	5,622,169	964,752	18,164	•	21,868	Ž,	910,948	36,973
2001	5,324,538	934,334	18,490	۰۰	11,350	330	61,189	37,711
1001	5,383,218	110,50	100 P	0 (3,500	æ,	999,595	93,858
96	5,487.938	\$ 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	27,003	3 \\C	8 kg 1	410	1,020,205	9 6
18.58 18.58 18.58	5,252,408	2000	27,747	, H	90,4	84	1,100,006	65,816
1897	5.374.078	929,903	33,985	a	3,695	184	1,199,418	43,469
1890	4.090,891	940,206	32,850	40	16.535	8 6	1,250,599	100.676
1892	3.804.366	516.616	33.526	H	1.795	554	1,325,026	38.873
######################################	55 15 05 05 05 05 05 05 05 05 05 05 05 05 05			2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2	3.191,793 3.191,793 2.360,683 2.860,7309 2.367,893 2.136,893 2.136,394 2.361,344 2.361	3.101.793 2.260.683 333.127 2.8057.599 2.260.683 333.127 2.8057.583 2.127.682 2.127.683 2.127.683 2.127.683 2.127.683 2.127.683 2.127.683 2.127.683 2.127.683 2.127.683 2.127.683 2.127.683 2.127.683 2.127.683 2.127.683 2.127.683 2.127.69	3.101.703 3.300.683 3.35.127 2.805/309 2.234.340 3.13472 3.805/309 2.234.340 3.13472 3.805/309 2.234.340 3.13472 3.805/309 2.234.340 3.13472 3.805/309 2.234.340 3.13472 3.805/309 2.234.340 3.13472 3.805/309 1.550.039 1.550.039 1.108 3.805/309 3.805/309 3.805	3.101.793 3.300.883 3.323.137 3.0576.883 2.324.346 2.300.694 2.324.346 2.300.694 2.324.346 2.324.346 2.324.346 2.324.346 2.324.346 2.324.346 2.324.346 2.324.346 2.324.346 2.324.346 2.324.346 2.326.371 2.324.346 2.326.371 2.324.346 2.326.341 2.326.341 2.326.341 2.326.341 2.326.341 2.326.341 2.326.341 2.326.341 2.326.341 2.326.341 2.326.341 2.326.342 2.326.342 2.326.342 2.326.342 2.326.342 2.326.342 2.326.342 2.326.323 2.326

Notice I would be a second	1002	73.603	1.300	£83	None.	None.	•	13,934	None.
John B. Laidlaw, Toronto.	8	73,365	080	833	None.	None.	•	13,934	None.
•	1001	73.448	ळू	483	None.	None.	2	x4-934	None.
	1000 0001	73,000	8	8	ร	8 8 8	w	6,500	
	100	T94 Ran	2	9 611	Non S	None	171	16, 24	1 691
Toba R Tables Towns	ķ		8 8	46	Z	None	13	200	900
	1001	12,57	80.866	4.113	Zone.	None.	921	173.875	6.041
	0001	122,277	000'56	4,158	None.	None.	2	100,001	14,001
	1899	122,282	000'56	4.655	None.	None.	Ŗ	207,402	6,465
•	1898	122,713	95,000	5,304	None.	None.	Ľ,	126,921	15,477
	1897	126,988	107,687	6,231	None.	None.	23	224.514	3.495
	8	115.577	100,000	6, 123	None.	None.	981	226,131	4.953
	8. 9.	115,710	101,000	6,607	None.	None.	ğ,	233,823	3,275
	Ž.	116,357	100,552	7,539	None.	None.	8	253,423	7,989
7 T. S.	1002	1 728 726	1.174 011	97.490	ę	. 894.500	Š	OB0.421	8000
Geo. Simpson, Montreal.	200	1.466.110	1.173.700	18.287	2 8	100	600	787.881	21.805
	180	1,332,045	1,023,057	17,526	-	000,6	8	793,365	45,468
	1980	1,129,562	955.475	17,437	e	6,667	160	799,210	51,106
	8	1,041,709	116,516	17,313	C4	5,973	8	814,364	30,478
	1898	1,056,088	966.453	18,447	a	9.733	ig,	845.304	16,973
	1897	1,046,060	920,293	16,654	None.	None.	8	840,190	79,861
	8.	1,006,453	931,102	1/0,07	H 2	8	*	168,193	39,727
	85	1,001,000	910,480	21,400	None.	None	337	01,107	19,030
	, ,	er charles	CONTRACT	ţ			È		
SCOTTISH AMICABLE*	1903	165,363	137,120	3.937	None.	None.	K .	203.793	4,927
Charles J. Fleet, Montreal.	8	105,718	138,788	700,	900	Z one	# J	210,508	28
	<u> </u>	193.13	06/24	4,104	Z OBC	2002	36	230,200	0, r
	3.5	200	140,042	, ·	S C Z	No.	3.8	245,400	\$ 6 0 0
	188	167.088	130,187	1,4	None	None	8	244,113	10.01
	1897	153,385	146,000	5,160	None.	None.	. g	263,001	161.6
	86. 86.	163,277	148,506	5,349	None.	None.	8	279,348	19,467
	2 2 2 3	175,090	124,120	20 20 20 20 20 20 20 20 20 20 20 20 20 2	Z Z	None.	113	275,300	Nobe.
	*	Con Con	26/1017	560,0	i como	3001	A.	1051/6	4C4./
SCOTTISH PROVIDENT	ğ	1,885,055	71.0	1,175	None.	None	.	120,659	1,348
John Dunlop, Montreal.	3 5	1,975,133	6,6 6,6 6,6 7,6	8,6		None	4 4	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2,974 4,007
	8	2.141.655	74.572	1.517	None	None None	5.6	116.180	23.331
	1800	2,248.00I	88.461	900	None.	None.		138,462	16.131
•	180,8	2,328,815	95,966	1,783	None.	None.	, t	153,869	None.
•	1897	2,233,885	16.5	1,765	None.	None	×	155.945	2,919
	9681	2,395,606	92,622	1,993	Sope.	None.	8	156,670	11,802
	85	2,427,673	99.278	1,985	None.	None.	57	160,736	690'6
	100	2,435,927	94,200	2,153	None.	None.	10	150,720	20,529

* Ceased doing new business in Canada.

4 The assets and liabilities in Canada of these companies include also their fire business.

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES-Continued.

NAME AND LOCATION OF COMPANY, WITH NAME OF CHIEF AGENT.	Year.	Assets in Canada.	Liabilities in Canada.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
British Companies (Continued): STANDARD. D. M. McGoun, Montreal.	\$5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	\$14,403,098 14,973,972 14,705,616 14,201,992 14,1001,992 14,1001,992 13,353,315	\$7,739,579 6,658,508 6,617,863 6,617,863 4,997,141 4,694,319 4,334,633 4,344,633	6774.958 760.404 701.580 605.899 605.899 568.188 535.583	\$2.5 \$2.8 \$3.0 \$4.5 \$4.5 \$4.5 \$4.5 \$4.5 \$4.5 \$4.5 \$4.5	\$1,724,853 2,008,216 1,723,767 1,923,600 2,055,697 1,724,850 1,568,750	50 50 50 50 50 50 50 50 50 50 50 50 50 5	\$21,402,725 20,937,093 19,932,037 18,950,085 18,110,093 17,093,739 16,209,096	\$\frac{\pi_{45}}{238.194}\$ 338.194 339.059 334.059 374.553 197.555 337.588
STAR Alf. W. Briggs, Toronto.	8	10,458,599 863,582 887,017 1,074,643 1,139,428 1,139,428	3,563,56 185,600 179,981 179,981 150,991	16,758 16,975 18,671 18,671 18,755 18,735	32 222828 	1, 18, 19, 19, 19, 19, 19, 19, 19, 19, 19, 19	67.75 863 87.77 87.88 87.88 87.88 87.88	474,014 474,014 475,576 856,898 86,898 86,898 86,898 86,898 86,898	25,552 25,668 13,382 17,882 7,971
United States Companies (Figures of Canadian Branch). RTNA. Wm. H. Orr, Toronto.	######################################	1,543,036 1,480,1873 1,660,975 1,660,975 4,786,100 4,776,100 6,086	155,000 155,00	85.53 50,50 50 50,50 50 50,50 50 50,50 50 50,50 50 50 50 50 50 50 50 50 50 50 50 50 5	.# 4% % 22.7.4%	86,513 23,738 21,535 1,039,743 1,039,743 2,04,741 866,443 64,653 64,653 64,653	266 277 242 243 12,113 12,074 11,436 11,436	588,101 658,833 659,344 661,739 16,472,344 16,159,510 14,80,635 14,89,551	. 444.455 88.8888 44.44.755 88.8888 88.88.87.78.8888 14.88.8888 14.8888 14.8888 14.8888 14.8888 16.8888
CONNECTICUT MUTUAL* F. W. Evans, Montreal.	25 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	4436 681 4,006,681 111,500 111,500 111,500 111,500 111,500 111,500 111,500 111,500 111,500 111,500 111,500	5, 281, 345, 445, 445, 445, 445, 445, 445, 445	25.55.55.55.55.55.55.55.55.55.55.55.55.5	NNOne. None. None.	733.409 733.409 733.409 None. None. None. None.	E E E E E E E E E E E E E E E E E E E	15,551,005 15,81,005 15,81,005 16,971,993 1,100,173 1,100,173 1,450,173 1,450,173 1,450,173 1,500,173 1,500,173	531.108 443.386 443.386 56.080 66.080 66.138 66.138 66.138 66.138 66.138 66.138

Routhalla Col. Johnson, Montreal 1955 <t< th=""><th></th><th></th><th></th><th></th><th> </th><th></th><th></th><th>-</th><th></th><th></th></t<>								-		
1894 100,000		. 968	000'001	750,000	41,832	None.	None.	98 60	1,656,911	100,545
1993 8,588,581 5,875,893 1,696 1,696 1,699		7 3	100,000	850,035	50,210	None.	None.	\$	1,905.932	107,903
1,000,000 0,000,000 0,000,000 0,000,00	Equitable	863	195,885,59	6,213,155	756,963	1,636	2,993,800	10,897	22,631,464	359.380
1899 7,880,590 5,675,189 7,815,99 10,900,199	Scargent r. Stearns, Montrem.	3,5	26,75,90	5 715,303	757.90	11111	200	10,00	21,709,920	26.7
1899 57,784,796 547,788 547,788 547,788 547,788 547,788 547,788 547,788 547,788 547,740 557,018 547,440 557,018 547,740 547,740 547,		8	7,660,650	5,658,212	712,504	18	2,740,067	, 6 6 6 6 6	21,002,027	380.407
By Syrklyde South, and Syrklyde South, and Syrklyde		1899	7,384,736	5,473,830	706,841	`ğ.	2,178,775	06.6	20,082,603	487,115
1996 5,577,018 4,047,440 653,111 747 1,743,112 8,689 15,895 15,895,139 15,995 15		26 26 26 26 26 26 26 26 26 26 26 26 26 2	5,748,948	5,044,265	693,612	8	1,596.345	8,910	19,200,094	333,442
1995 4,777,749		83	5,507,018	4,047,491	053, roi	742	1,745,183	20 0 20 0 20 0	19,0%,130	358,940
1993 138 1994 1995 1		3,	4.977,490	4,221,450	045,041	203	1,431,108	200	10,005.014	310,534
1993 129, 244, 245 129, 254, 254 129, 254, 254 129, 254, 254 129, 254, 254, 254, 254, 254, 254, 254, 254		35	2,777.90	3,044,339	973.300	18	1,034,917	8 8	10 522 242	20.12
1993 189-340 127,659 9,08a 11 19,866 114 229,559 11,075 116 229,559 11,075 116 117,075 116 117,075 116 117,075 116 117,075 117 117 1		ţ.	200	t Cold to	20146	2	Cominchia	-/2/5	i ci	201-1-
1902 139,644 118,956 8,577 5 11,075 116 219,551 15 15 15 15 15 15 15	GERMANIA	1903	182,240	127,609	9,082	=	998'61	114	223,948	000'8
1901 133,892 105,201 10,134 1 1 1 1 1 1 1 1 1	C. R. G. Johnson, Montreal.	200	129,621	118,966	8,527	5	11,075	911	219,559	. 5077
1996 105,133 113,44 10,1393 100.00. 121 235,035 135,035 136,035 13	•	1001	133,898	106,201	016.8	None.	None.	117	213,611	13,664
1998 108,085		8 8	105,153	142,341	6,993	None.	None.	121	230,035	S Y
1897 1897 1891 1892 1897		3,62	100,000	100,00	10,134	٠,	86,4	5 5	1/3	0 0
1896 80,736 82,711 11,412 1 1000 152 141 253,776 1895 13,592 71,848 13,016 13,016 1000 152 144 1000 152 144 1000 152 144 1000 152 144 1000 152 144 1000 144 144 16		180	82.152	88.88 88.88	8,757	None	None N	792	252.460	No.
1895 81,395 78,493 13,59a 1,00ne. 159 19,000 159 194,376 1993 1,761,390 1,821,217 752,925 1,177,462 1,250,315 1,250,31		180	80,736	82,711	11,412	н	2,118	141	258,776	8,027
1894 81,350 71,848 13,016 None. 104 323,595 None. 1993 1,761,250 1,821,217 722,225 81,441 11,177,462 196,515 23,647,698 1,921,411 11,177,462 126,515 23,647,698 1,921,411 11,77,462 12,23,195 1,23		1895	81,395	78,493	13.592	-	000'1	. ES	376	9
1993 1,761,290 1,821,217 281,959 3,373 2,498,656 8,349 6,950,759 1,004 trial. 1993 1,761,290 1,331,139 229,840 3,278 1,177,465 1,530,938 1,530,938 1,232,518 2,3647,688 2,348 2,477,174 1,177,465 1,058,459 1,007,867 6,99,88 1,1635,319 1,007,867 1,058,459 1,007,867 6,99,88 1,1635,319 1,270,907 1,547,90		 ਨੂੰ	81,350	71,848	13,016	None.	None.	ğ	323,505	96,000
Industrial 1993 1,701,399 1,333,139 239,686 3,477 46,682 5,477 6,682 5,708,199 1,323,139 239,686 3,427 1,530,398 1,530,399 1,530,3		1903	, , ,		981,969	3,373	2,408,656	8,340	6,960,759	33.815
1,323,518 1,333,139 239,840 3,378 3,477,178 5,682 5,700,819 1,028,459 1,007,867 659,988 11,530,938 177,376 4,735,029 1,028,459 1,007,867 659,988 11,0323 15,170,907 15,633 18,877,937 1,028,459 1,007,867 659,988 11,0323 15,170,907 15,633 18,877,937 1,028,429 1,007,867 12,3434 1,005,031 1,005,031 1,028,429 1,007,867 1,007,867 1,005,031 1,005,031 1,028,429 1,007,867 1,005,031 1,005,031 1,028,429 1,007,867 1,007,967 1,005,031 1,029,43 1,007,96 1,007,970 1,007,971 1,005,031 1,007,70 1,007,971 1,007,971 1,007,971 1,007,971 1,007,70 1,007,971 1,007,971 1,007,971 1,007,971 1,007,70 1,007,970 1,007,970 1,007,971 1,007,971 1,007,70 1,007,970 1,007,970 1,007,971 1,007,971 1,007,70 1,007,970 1,007,970 1,007,971 1,007,971 1,007,70 1,007,970 1,007,970 1,007,970 1,007,971 1,007,971 1,007,70 1,007,97		1993	1,701,250	1,021,217 {	762,925	81,441	11,177,463	195,515	23,647,668	145,127
1.058,459 1,007,867 699,988 116233 115,399 15,493 15	General	8 8	1,323,518	1,353,130 }	229,840	3,278	2,437,178	6,682	5,720,819	39.189
1.058.459 1.007,867 153.35 1,477,977 15,473 1,775,977		3,5	}	-	059,012	04,257	11,530,930	172,270	720,701,027	121,980
1900 521,114 554,968 442,580 2,076 1,855,389 3,279 11,201,843 1,890 1,890 1,900,239 1,900,239 1,900,739 1,900,843 1,900,843 1,900,843 1,900,843 1,900,843 1,900,943 1,900,	Jeneral. Industrial.	3.8	1,058,459	1,007,867	639,988	335	15.170.007	5,474	18.877.037	{ 147,405
1900 399,236 380,816 334,344 1,655 1,494,477 2,227 11,201,843 1,899 399,236 380,816 334,344 1,655 1,1494,477 2,227 2,139,810 1,109,913 1,109,913 1,109,913 1,109,913 1,109,913 1,109,913 1,109,913 1,109,913 1,109,913 1,109,913 1,109,913 1,109,913 1,109,913 1,109,913 1,109,913 1,109,923 1,1	General	8	521.114	890 733	442.580	2,0,0	1,855,389	3,219	3,178,181	~ ~
1899 399,396 380,816 334,344 1,055 1,444,477 3,133 1,055 1,444,477 3,139,610 1,055 1,055 1,444,477 3,139,610 1,059,613	Industrial	8.9		-)	15,31	7,207,031	90,733	11,201,843	500
1896 278,483 247,790 742 666,614 1,170 1,100,933 1897 278,680 194,366 200,0002 36,137 5,377,696 3,356,399 1897 170,500 164,101 174,373 38,368 5,137,699 3,138,102 477 476,592 1895 160,776 123,345 168,995 1894 190,999 106,952 122,115 168,885 130,999 106,952 122,115 168,885 130,999 106,952 122,115 168,885 130,999 106,952 122,115 123,100	Industrial	88	96e'666 }	380,816	334.384 }	30.1	6.338.774	75,659	0.273.056	7,002
1896 \$700,403 \$534,443 \$447,7905 45 842 6,311,870 59,026 8,356,399 1897 \$276,680 194,366 200,022 36,377 371,1471 862 762,090 1896 \$170,500 164,101 174,373 38,365 5,397,305 447 472,505 1895 \$160,776 123,345 168,995 41,590 3,576,744 371,989 1894 \$130,929 106,923 122,115 6,132,100 43,005 3,188,285 1894 \$130,929 106,923 122,115 6,132,100 43,005 3,130,222 1894 \$130,929 106,925 122,115 6,132,100 43,005 3,130,222 1894 \$130,929 106,925 122,115 6,132,100 43,005 3,130,222 1895 \$130,929 106,925 122,115 6,132,100 43,005 3,130,222 1895 \$130,929 106,925 122,115 6,132,100 43,005 3,130,222 1895 \$100,776 \$123,100 \$100,922 \$10	General	1808	9. 9.	:		742	666.614	1.13	1,100,013	6,4
1897 \$ 278,680 194,366 200,0004 \$ 73,37 \$ 11,471 86a 76a,630 1897 \$ 170,500 164,101 174,373 \$ 36,137 \$ 5,377,065 46,445 \$ 5,376,896 \$ 472,595 1895 \$ 170,500 164,101 174,373 \$ 38,368 \$ 313,912 43,244 4,775,392 \$ 189,368 1895 \$ 160,776 123,345 168,995 \$ 125,67,40 37,033 314,365 \$ 31,368,385 1894 \$ 130,939 106,939 123,100 43,005 314,265 1894 \$ 130,939 123,100 43,005 314,265	Industrial	80	\$ 276,463	252,443	247.790 \$	45 842	6,311,870	29,026	8,356,399	45,196
1896 170-500 164,101 174,373 38,368 43,374 475,392 476,485 4765,392 4765,392 48,500 43,374 4,765,392 48,500 43,374 4,765,392 48,500 43,374 4,765,392 48,500 43,374 4,765,392 48,500 43,374 4,765,392 4,1895	General	86	278.680	104.366	\$00,002	723	511,471	862	762,630	2,350
1000 170.500 164.101 174.373 38.362 34.3101 477 4775.392 58.314 47.75.392 58.5101	Industrial	601			-	30,137	5,307,005	40,425	5,307,870	45,657
1855 160,776 123,345 168,995 225 261,724 377 371,989 1895 190,999 106,952 122,105 130,099 106,952 122,105 130,099 106,952 122,105 130,099 106,952 122,115 130,099 106,952 122,105 122,105 120,099 106,952 122,105	Jeneral. Industrial.	88	170,500	101,401	174.373	% % %	252,010	43.214	4.765.305	36,275
1895 { 100,770 123,345 100,995	General.	1805	7	1	~	ă	201.724	22	371.080	1 000
1894 (130,929 106,952 122,115) (132,806 6,122,100 4,2006 4,120,242	Industrial	8. 8.		123,345	\$66,501	41.590	3,576,740	37.093	3,188,285	40.374
1804 (-3-13-2	General	<u>م</u> م	130.020	106.052	122.115	225	253,000	 06,	314,265	0,00 0,00
	Industrial.	28. 24.	- C	261	~	61,858	6,132,190	43,906	4, 120, 242	28,714

* Ceased doing new business in Canada.

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES-Continued.

NAME AND LOCATION OF COMPANY, WITH NAME OF CHIEF AGENT.	Year.	Assets in Canada.	Liabilities in Canada.	Premiums for Year.	Number of Policies Issued.	Amount,	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
United States Companies (Continued): MUTUAL LIFE Fayette Brown, Montreal.	1903	\$7,029,416 6,405,384	\$6,670,003	\$1,087,320 1,038,127		\$4,511,864	14,720	\$20,410,188	\$364,125 389,235
	5 8 8 8 8 5 6 8 8 8	5,074,991 5,387,955 5,215,884 4,747,743	5,448,795 5,083,265 4,684,687 4,072,775	98888 94888 9488 9488 9488 9488 9488 94	1, 2, 1, 2, 1, 2, 2, 2, 3, 3, 3, 4, 4, 4, 4, 4, 4, 4, 4, 4, 4, 4, 4, 4,	4,194,508 4,490,400 3,460,000 1,515,937	11 01 00 00 0 00 00 00 00 00 00 00 00 00 00 0	25,448,703 23,509,401 20,961,178 18,657,184	204,405 106,701 106,701 106,888
	5 8 8 8 8 8 2 8 8 2	4.344,993 4.257,530 2,882,894 2,503,127	3,042,218 3,301,370 2,994,866 2,607,135	2, 20, 20, 20, 20, 20, 20, 20, 20, 20, 2		2,693.550 2,748.461	8 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	10,129,911 17,801,671 18,582,692 17,213,001	227,693 154,553 192,148
MUTUAL RESERVE LIFE INSURANCE CO F. R. Harvey, Toronto.	90 10 90 10 10 90	443.158 401,367 376,679 396,500	256.403 197,056 220,062 229,946	28,25,24 35,24,0 35,37,97,0 36,32,0 36,32,0 36,32,0		204,292 671,849 663,699 1,301,300	4 % % % % % % % % % % % % % % % % % % %	9,342,520 10,263,737 10,593,499 15,295,500	174,311 167,866 1924,322 230,450
	8.8.8.8.8.8.8.8.8.8.8.8.8.8.8.8.8.8.8.	373. 336. 346. 34. 34. 34. 34. 34. 34. 34. 34. 34. 34	187,027 14,053 18,053	416,354 455,567 517,628 416,314 323,189	2 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	1,934,800 9,006,300 9,606,300	16,447 17,108 17,108 17,108 18,000 18	19,911,627 29,398,974 33,656,774 35,188,974 22,971,005	30,120 300,693 264,728 163,778
NATIONAL OF THE U. S. A.* Charles Powis, Hamilton, Ont.	* 88 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	20,011 20,011 20,011 20,011 20,011 20,011	. 8 4 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	447 4414 4485 4485 4485 4485 685	NN NO BE	NN NO DE STORE STO	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	25,000 20	4.76 2.5.89 4.887 4.887 1.988 8.988 1.988
	8888 8888 8888 8888 8888 8888 8888 8888 8888	0,1,011	1.88 KY X X 1.88 84 4 1 1	4 4 4 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	None.	None.	136	125,720	17,145 5,559 3,291
W. A. Dart, Montreal.	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2	5,559,344 5,559,344 5,599,344 5,999,313	1,283,481 1,052,641 0,32,641 7,52,641 7,52,641	4 % 4 4 4 1 1 4 4 4 4 4 4 4 4 4 4 4 4 4	6,445,948,948,948,948,948,948,948,948,948,948	2 6 6 7 7 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	24,742,191,227,237,237,237,237,237,237,237,237,237	\$46.45 \$4.75 \$10.47 \$4.75 \$4.75 \$4.75
	85 85 89 82 89 82	4.300,038 3.898,953 3.630.874	9.784.51 9.784.95 9.83.83 8.989.85 9.85 9.85 9.85 9.85 9.85 9.85	807,480 702,380	1,269	2,171,000	10,860	21,789,848 20,626,514 20,650,540	272,093 224,067 24,067

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NORTHWESTERN MUTUAL *	1903	175,691	126,358 127,085	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	S Z Z	Z Z Z	066	27.5 ± 50	10°
	38.	157,390	156,333	11,593	None:	None.	38	359.446	21,75
	8,89	132,236	166.101	12,407	Z OBC	None.	1 8	384.579	6,222
	1897	125,608	48,487	13,436	None.	None	312	669,524	21,268
	8	118,075	200	13,858	None.	None.	330	450,140	12,285
	8 % 8 %	112,014	3 g 3 g	17,191	None:	None	1 8	507,501	32,955 32,955
•									
PHŒNIX MUTUAL, HARTFORD,*	1903	135,145	275,000	14.294	None.	None.	182	574.088	34.989
C. K. G. Johnson, Montreal.	8 8	135,440	275,000	15.00	None.	Z one	e io	06'II'	20,493
	5 8	26.361 26.1651	30,00	14.027	Z Z	None	38	683.716	36.720
	189	135,782	275,000	15,704	None.	None.	717	722,459	40,932
	86	135,621	280,002	17,481	None.	None	25	772,059	47.979
	189	135,087	303,297	90,039	None.	None.	8.	856,396	¥.
	8 6	130,385	352,010	20,240		None	တ္တ	910,488	8
	3.5	130,123	350,050	2 K	Z OBe	None.	878	955,193	72.00
		520	e constant	from the same of t	-		Š		11100
PROVIDENT SAVINGS	1002	323, 322	201 502	161.202	0,4		988	2,877,802	51.206
J. Henry Miller, Montreal.	1902	251,179	240,474	135,005			2,149	3,945,165	51,650
	100	244.060	200,210	115.277	S,		98,1	3,653,947	41,000
	8 8	103,326	150.820	13,0%	, S	601,815	2. E	3,930,499	4.3.000 22.500 20.7.00
	186	159,800	127,680	117,177	8		1,852	4,150,142	59,912
	1897	127,754	118,020	114.949	15,		1,793	4,123,010	59.537
	8 8	88,430 0,430	84	102,438	3 8		7 2	3.734.800	22,623
	2 A	10 to	58,997		j.£	972,220	1,38	3,131,386	200.72
TRAVELERS	1903	1,874,739	1,886,015	250,985	332	882,970	3,273	7,142,010	122,553
· Frank F. Parkins, Montreal.	1902	1,733,064	1,702,595	337.030	833	1,086,252	3,159	6,881,880	104,105
	į į	1,710,000	1,534,225	210,020	S.	1,100,415	3,014	190,000	147 625
	8	1,585,630	1,330,058	211.857	3 4	789,044	9.736	5,770,425	130,003
	180	1,332,621	916,172,1	148,016	18	849,419	9,779	5,577,644	78.338
	268	1,280,929	1,231,209	137.579	153	562,925	2,733	5,213,994	600,0
	8 % 8 %	1,163,139	1,217,051	130.971	2,6	419,593	9000	5,234,100	2.5 2.5 2.5 2.5 3.5 3.5 3.5 3.5 3.5 3.5 3.5 3.5 3.5 3
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NAME AND LOCATION OF COMPANY, WITH NAME OF CHIEF AGENT.	Year.	Assets in Canada.	Liabilities in Canada.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
United States Compunies (Continued): UNION MUTUAL Henri E. Morin, Montreal.	2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2	\$1,153,878 989,024 921,792 918,625 933,061	\$1,085,720 1,115,025 984,025 911,879 899,244 869,182	\$200,143 198,519 192,978 178,015 163,280	££3.55	\$65,022 897,000 963,500 964,460 962,790 776,853	4444688 2000 2000 2000 2000 2000 2000 2000 2	\$6,911,508 6,403,163 6,218,139 5,936,337 5,48a,319 5,017,675	\$100,335 129,638 118,742 91,248 110,153
	8 8 8 8 8 8 8 4	649,931 627,913 556,571 567,825	836,268 812,937 808,079 782,902		9, 18, 9, 18, 18, 18, 18, 18, 18, 18, 18, 18, 18	041,718 511,208 621,000 691,500	a a a a 888 % K	4,759,974 4,622,384 4,645,635 4,637,587	85,379 86,379 102,027
United States Lewis A. Stewart, Toronto.	00000000000000000000000000000000000000	272,92 24,174 24,136 24,136 24,136 114,071	25,136 25,136 23,143 20,143 20,266 19,634 10,634 10,643		1188	261,000 372,500 246,992 261,992 261,500 176,600	701,4 1,033	1,804,488 1,815,015 1,647,155 1,536,538 1,537,390 1,533,330 1,437,690,31	22, 24 13, 45 17, 25 20, 20, 20, 20, 20, 20, 20, 20, 20, 20,
	8. 8. 2. 2.	142,905 144,010	148,951	į	88	123,000 163,335	78a 8a6	1,487,280 1,604,250	12,450

COMPANIES.
CANADIAN
STATISTICS OF MISCELLANEOUS CANADIAN COMPANIES.
STATISTICS OF

WITH Capital
ACCIDENT AND GUARANTEE COMPANY 1903 \$264,200 \$44,920 \$55,048 OF CANADA, Montreal a 1
1993 190,100 75,075 139,660 1902 190,600 1902 190,100 75,075 141,852 180,280 1899

						-	-			-	•	-	
	9.			107		91.849	20.757	9.500	36,366	450	4,955	24 055	39,460
	1897	100,100	55.055	114,305		27.434	36,885	5.257	32.142	Į,	3,303	23,530	27,027
	908	100,100	55.055	109,053		8,55 8,55 8,55	5. 15. 4 2. 4	5,172	330	S CO	2 7/13	3 6	35,321
	2 2 2 3	91,001	5,5 6,5,6 5,0 6,5	35.55	3,6	\$ 8 8 8 8	24.74 50.00	4.0	0000	8	200	8	24.053
	:		}		;	3	,			•	:	•	
CANADA ACCIDENT, Montreal as p	193	108,300	43,320	118,163	36,903	37,940	45,132	4,063	49,195	16,790	3.832	22,255	42,877
R. Wilson Smith, Pres.; T. H. Hudson,	<u>8</u>	108,300	43,320	112,270	39.573	30,383	42,849	3.478	46,327	9,652	3.247	1/0,00	32,970
Manager.	8	108,300	43,320	99.452	31,134	9 8	43,872	4.081	47,953	15,716	5.371	308,12	42,455
	8.	106,300	43,320	97.290	33.980	90,08	42,119	2,993	45,112	15,314	930	21.413	37,656
	800	106,300	43,320	96,08	8	19,357	8,	2,593	39.387	13,250	8	90,700	8 8 8 8
	3.0	3	3	S. S.		9	440	2	30.00	19.00	2	19.040	39.795
	3,5	3 8	3,5	3 4		15.000	37,250	200	86	20,045	None.	0000	1,071
	3 4	3 2	3 E	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 a 2 a 2 a	3.5	47.993	2,005	50,780	35.312	000	55.5%	8,0
	183	108.30	2 8	80.08	20,07	Co.	25.25	200	9,75	48 252	None None	37.33	X 5
CANADA DAM WANTED	1			9		:	7	2	2	200		2/-10	43:33
Daris Manthay ACCIDENT & S.	18	00,00	40,000	115.989	89.92	:	154.480	8,	157,255	82,217	2, 00,	05,835	151,062
District Co. F. F., Fres.; J. F.	100	000'008	000	10,00	74,124	:	134,624	2,116	136,740	64.937	2,282	54.418	121,637
Dickson, Sec.	1001	000	38,040	1,701	55,053	:	99,39	1.040	100,882	42,850	2,252	45.458	90,560 90,560
	8	180,500	37,300	99.585	1 8	:	84.259	1,023	85,882	42,139	1,750	39.050	83,539
	8	175,000	85.08	8,7	44.487	:	3,008	1,143	64,811	98,326	None.	32,123	60,448
•	8	175,000	35,000	006,8%	28,332	:	50,719	1,059	51.778	21,446	None.	25,635	47,081
	1661	174,800	8.5	44.571	00,020	:	37.27	1,000 1	39,015	18,001	8	20,200	39,560
	8.	174,300	94,800	42,467	15,007	:	20,593	1,034	30,027	8,973	None:	18,079	26,752
	1895	102,000	32,520	34,250	7,390	:	2,002	157	2,819	730	None.	8,018	8,748
DOMINION PLATE GLASS, Montreal	1903	25,000	10,000	30,768	80,80	:	20,281	1,243	21.523	6.886	2.750	10,018	To.654
A. Ramsey, Pres.; E. Dowsley, Sec.	100	25,000	10,000	20,516	25,572	:	30,500	1.133	21,642	8,048	2.270	0.643	TOOL
	1901	25,000	10,000	27.461	22,118		17,119	1,107	18,226	6,551	1.875	2,2	16,678
	8	25,000	10,000	26,689	22,218	:	16,144	1,0%	17,314	20.7	1,125	7,083	15.710
	1899	25,000	10,000	25,790	20,431	:	15,629	823	16,452	6,561	2,625	6,206	15.483
	86	25,000	10,000	23,670	15,735	:	11,465	8	12,159	4,403	1,875	4,687	10.00
	1897	25,000	10,000	44.8	13,969	:	10,907	8	11,597	4.522	1,750	4.399	10,671
	8	25,000	10,000	21,841	12,804	:	8.346	8	9.043	4,033	750	3,805	8,588
	ξ. 20.	33,000	000'01	90,970	12.770	:	168,8	8 ,	9,581	4.657	1,750	4,032	10,439
	*	25,000	10,000	335	13,271	:	8 8 8	8	9,598	4.613	000	3,845	10,458
DOMINION GUARANTEE CO., Montreal **	1993	200,000	000'09	86, 105	19,627	6.478	24.730	1,857	26,587	6,300	4.800	11,188	22.288
Frederick W. Evans, Pres.; Wm. J.	200	000'000	000'00	83,186	17.991	S. 195	18,257	I.812	50,00	3,730	98.	10,269	18,799
Kirby, Sec.; Chas. W. Hagar, Gen.	1061	900,000	8 8,	83,455	16,389	2,066	816,71	1.74	19,682	2,872	9,800	10,313	17.985
Man.	8	900,000	8	64.057	16,324	8,333	18,455	1,677	20, I32	3.935	9,800	9.374	18,109
	83	000'00	80,0	900,00	16,584	4.322	19,406	1,450	20,856	6,335	3,600	9,471	19,406
	ğ.	900,000	8	77,157	14,221	2,936	17,865	1,388	19,253	S,ors	3,000	9.6I3	17,628
	189	300,000	8,	73.524	8,938 9	4,580	18,181	1,476	19,658	5.04	None.	12,186	17,230
	8	900,000	8	08,211	9,038	:	15,304	1,218	16,522	3,900	None.	9.439	13,329
	199		8	50,394	9,171	:	14,903	1,113	910'91	2,915	None.	9,636	12,551
	2 2 2	000'006	44,050	48,051	14.437	:	17,398	1,956	19,354	7,739	None.	988,6	17,615
					- :		-		•		-	-	
** Burglary insurance.	₹ +	Steam boiler insurance	surance.	4 Acc	Accident insurance,	Ance.	Plate gla	Plate glass insurance	ų gį	Sickness insurance	nsurance.		

STATISTICS OF MISCELLANEOUS CANADIAN COMPANIES—Continued.

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS,	Year.	Capital Subscrib'd for.	Capital Pard up.	Assets.	Liabilities except Capital.	Net Surplus over Liabilities and Capital.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	General Expenses.	Total Disburse- ments.
*Dominion of Canada Guarantee and Accident, Toyonto a 1 f	9.9.0.0.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.	\$337.400 237.400 237.400 237.400 237.400 237.400	\$6,001 \$6	\$211,754 177,966 153,713 143,945 139,274 115,455 50,464	\$106,932 86,534 74,026 69,933 86,211 39,123		\$191.936 148,100 188,100 18,956 18,956 18,959 18,114	28.44 26.49 26.49 26.19 26.19 26.19 26.19 26.19	\$1.00 \$2.00	56,414 57,224 45,386 27,539 26,970 56,342 50,511	XX ODE. XX ODE. XX ODE. XX ODE. XX ODE.	\$2.50 \$2.50	\$160,350 136,160 104,961 81,174 70,035 63,345 81,610
GUARANTEE Co. OF N. A., Montreal g Edward Rawlings, Pres.; Robert Kerr, Sec. and Treas,		86,889 86,89 86,89 86,89 86,89 86,89 86,89 86,89 86,89 86,89 86,89 86,89 86,89 86,80 86,	24.28. 42.48.48.48.48.48.48.48.48.48.48.48.48.48.	70,310 50,974 1,301,354 1,096,619 1,045,774 1,011,865	42,724 42,922 148,634 166,813 150,911	\$751.335 701,780 626,306 589,363 556,305	15. 15. 15. 15. 15. 15. 15. 15. 15. 15.		ac &&&&& ge &&& ge &&	71 886448 81 88848 81 888	ZZ 44444 9 9 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	24,482 100,000	25, 25, 25, 25, 25, 25, 25, 25, 25, 25,
ONTARIO ACCIDENT INS. Co., Toronto a s.	5 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8		88888	200 200 200 200 200 200 200 200 200 200	20,400 20,543 212,924 212,926 23,00 20,00	390,44 390,41 340,48 314,754	5. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5	**************************************	237,003 237,003 256,504 160,20	**************************************	4.8.8.8.8. 4. 8.6.8.8. 4.	138,948, 87, 138,948, 138, 138, 138, 138, 138, 138, 138, 13	15, 90,933 15, 90,933 15, 90,933 15, 90,933
Larratt W. Smith, Pres.; F. J. Light-bourn, Sec.; A. L. Eastmure, Vice-Pres. and Mas. Dir.	2 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	184 5.50 184	44411887 8888858 88888	24734424 887888888	1.48 4 4 5 5 9 1 9 6 9 4 4 5 9 4 8 6 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	1,14 1,143	7.8.7.7.7.7.7.7.7.88.7.7.9.7.7.88.7.7.9.9.7.9.9.7.9.9.7.9.9.7.9.9.7.9.9.7.9.9.7.9.9.7.9.9.7.9.9.7.9.9.7.9.9.9.7.9.9.9.9.9.7.9	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	6. 9. 9. 9. 9. 9. 9. 9. 9. 9. 9. 9. 9. 9.	817.42.1.1.4 85.889.1.55 85.888	1,700 1,668 1,310 None. None.	24.8.8.8.9.9.4.1.4. 5.7.4.9.8.2.9.4.1.4.	25,000 25
* Formerly the Muufaact	urers G	facturers Guarantee and	Accident.	a Ac	Accident insurance	ance.	Guarante	Guarantee ingurance.	s Sicl	Sickness insurance	ance.		İ

MISCELLANGOUS COMPANIES.	
IN A CTUTACTOR	AMERICAN
	ITISH AND
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THE INCIDING											_
NAME OF COMPANY AND CHIEF AGENT IN CANADA, TOGETHER WITH LOGATION OF CANADIAN HEAD OFFICE,	Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Income.	Paid for Louses.	Expenses.	Total Ex- penditures.	
Figures of Conadion Brunch. American Surety Company † Alex. Dixon, Chief Agent, Toronto.	888	\$132,463 88,111 67,888	1	\$126,368 81,773 63,048	\$10,823 10,975 8,012	\$5.793 a, 104	\$16,616	\$ 50 S	89.4 201.4 201.4	1 + 4 2 2 3 3 4 4	
	8 8 8 8 8 8 8 8 8 8 8	68.35 56.73 76.73 78.73 78.73 78.73	0.00 m. a. 2000 200 2000 200 2000 200 2000 200 2000 200 2000 2000 200 2000 200 2000 200 2000 200 2000 200 2000 200 2000 200 2000 2000 200 2000 2000 200 2000 2000 200 2000 2000 200 2000 2000 200 2000 2000 200 2000 200 20	4 4 4 8 5 1 4 4 8 5 1 4 4 8 5 1 4 4 8 5 1 4 4 8 5 1	999999 9999 79999 79999 88419 989	None.	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	2,442 2,443 None.	4 a a a a 8130 g a a 820 g a a 700 g	. 7, 7, 4, 4, 4, 4, 4, 4, 4, 4, 4, 4, 4, 4, 4,	
EMPLOYERS LIABILITY ASSUE. CORPORATION (LTD.)* † §	88 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	55,500 56,419 180,086		82.23 24.73 62.73 78.73 78.73	26.33 23.33 20.33 20.33 20.33	N N N N N N N N N N N N N N N N N N N	26 % % % % % % % % % % % % % % % % % % %	None. 1,178 139,058 65,684	28 82 82 82 82 82 82 82 82 82 82 82 82 8	817 1,677 211,150	
NCHALL I. VIIIIII, CHICI Agent, Brouven.	5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	98,98,19,98,98,19,98,98,19,98,98,19,19,98,19,19,19,19,19,19,19,19,19,19,19,19,19,	8,50,8,8,8,7 2,50,8,8,7 2,50,8,8,7 2,50,8,8,7 2,50,8,8,7 3,50,8,8,7 3,50,8,8,7 3,50,8,8,7 4,50,8,8,8,7 4,50,8,8,8,7 5,60,8,8,8,8,8,7 5,60,8,8,8,8,8,8,8,8,8,8,8,8,8,8,8,8,8,8,	18. 28. 88. 89. 42. 42. 42. 42. 42. 42. 42. 42. 42. 42	2.5.5.5.5.5.5.5.5.5.5.5.5.5.5.5.5.5.5.5	S C C C C C C C C C C C C C C C C C C C	7.5.8.8.8.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4	25.594 12.594 12.594 17.74 2664	25.00 25.00	6.1.5.2.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4	
LLOYDS PLATE GLASS INSURANCE COMPANY †	\$ 55 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	2. 4. 4. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2.	66,727 86,727 86,727 86,737 11,331 11,45 1	11,473 14,173 15,035 7,229 11,331 3,541 4,539	46,615 41,276 41,216 39,093 39,624 19,809 19,809	4441146 444446	45,416 43,416 43,416 43,955 43,955 19,761 19,761 18,184	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	4.45.85.85.75.1 4.45.85.85.85.85.85.85.85.85.85.85.85.85.85	
LONDON GUARANTER AND ACCIDENT * † §	* 65 65 65 65 65 65 65 65 65 65 65 65 65	25.54.24 12.55.42 12.55.42 12.55.42 12.56.42 12.56.42 13.	7,4,5,5 7,2,5,5,5,5,5,5,5,5,5,5,5,5,5,5,5,5,5,5,	4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	139,634 119,668 119,668 107,834 95,835 95,835	88.00 8.00 8.00 8.00 8.00 8.00 8.00 8.0	14.557. 14.50. 1	48 44 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	24 8 25 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2	
	8 8 8 8 8 8 8 8 8	\$5.73 \$7.73 \$7.73 \$7.73	2 8.8 2 8.8 2 8.8	8,98,98 9,989 9,989 9,989	93.877 115,527 109,187	4 4 4 9 4 4 8 8 8 6 8 8 8 8	96,800 118,450 111,970	42,905 45,409 41,535	47,511 47,511 49,19	25,026,026,026,026,026,026,026,026,026,026	
Accident insurance,	Guarante	Guarantee insurance.	‡ Plate	glass insurance	•	Sickness inst	insurance.				

BRITISH AND AMERICAN MISCELLANEOUS COMPANIES—Continued.

NAME OF COMPANY AND CHIEF AGENT IN CANADA, TOGETHER WITH LOCATION OF CANADIAN HEAD OFFICE.	Year.	Total Assets in Canada,	Total Liabilities in Canada.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Income.	Paid for Losses.	Expenses.	Total Ex-
MARINE INSURANCE COMPANY #. W. J. G. Thomson, Chief Agent, Halifax, N. S.	5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	\$126,533 107,067 102,200 102,200 102,200 102,200		\$126,533 106,994 102,200 102,200 102,200	\$29,690 26,931 10,424 10,826 5,982 160		\$29,690 10,924 10,826 5,982 160 160	\$12,700 2,500 2,000 None. None.	53.147 1.062 1.083 5.083 1.083 1.083	\$15,847 3,239 3,542 3,163 16
MARYLAND CASUALTY * § C	1993	104,103	16,389	87.714	25,818	\$2,167	27,985	459	8, 8¢	8,757
	1993 1991 1991	12,207 11,274 11,711 11,088	8,245 7.712 6,218 4,782	9,962 2,562 2,503 2,503	7,780 6,915 5,262 7,431	8888	8,216 7,315 5,662 7,831	3,097 8,346 1,975	4 4 4 4 9 8 8 8 9 9 4	8 4 4 4 4 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9
OCEAN ACCIDENT AND GUARANTEE CORPORATION * § Charles H. Neely, Manager, Montreal.	1903 1900 1900 1889 1889 1889 1889 1889 1889	162,669 179,829 169,347 160,189 141,539 135,983 164,644	103,922 138,807 138,674 138,145 121,935 93,627 99,920	28, 14, 42, 62, 62, 64, 67, 67, 67, 67, 67, 67, 67, 67, 67, 67	154.83 196.95 196.95 195.42 195.42 195.62 144.88 195.62	N. 4.4.36 N. 4.4	160,654 195,653 200,209 214,031 199,857 156,128 144,685	123,922 137,575 136,643 178,199 115,714 113,048 24,468	68,987 11,083 11,083 11,083 10,163 10	187,866 202,686 249,322 194,692 173,803 116,622 56,661
OCEAN MARINE INSURANCE COMPANY d	1903	00,970 124,100 121,667	None.	76,340 124,100 121,667	6,903 123 219	None.	6,003 123 219	None.	S.303 None.	o,355 None. None.
RAILWAY PASSENGERS ASSURANCE CO. * † \$	1903	93,423	4,148	89,275	6,753	None.	6,753	200	6,174	6,683
TRAVELERS INSURANCE COMPANY *	96 10 90 10 10 10 10 10 10 10 10 10 10 10 10 10	<u> </u>	<u>aaaaaaaa</u>	<u>aaaaaaa</u>	27,77,77,77,77,77,77,77,77,77,77,77,77,7	NXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	97,585 75,818 77,818 84,886 96,574 114,018	4, 6, 6, 7, 7, 8, 8, 8, 8, 8, 8, 8, 8, 8, 8, 8, 8, 8,	23.455 39.455 39.759 39.769 40.310	4.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0
UNITED STATES FIDELITY AND GUARANTY CO.	§ §	(a) 116,996	(a) 4.242	(a) 112,754	5.478	None. 3,187	108,578 8,665	49,178 None.	11,488	92,050
• Accident insurance. ++ Inland transit business and inland marine.	+ Guarantee.	l	† Plate glass insurance.	1	Sickness insurance.		a See I.Ife Stutletics.	. Steam boller,		d Inland transit.

LIST OF LIFE, FIRE AND MISCELLANEOUS INSURANCE COMPANIES LICENSED TO DO BUSINESS IN CANADA.

CORRECTED TO APRIL 4, 1904.

NAME OF COMPANY.	Accepted Value of Deposit.	Description of Ins. Business for Which Licensed.	NAME OF COMPANY.	Accepted Value of Deposit.	
Acc. and Guar. of Canada Ætna, Hartford	Value of Deposit. \$35,177 152,758 8,900,073 209,582 25,000 97,383 50,583 202,940 162,869 1642,023 111,150 288,581 567,950 80,153 515,867 80,275 100,000 58,250 67,158 26,660 58,614 104,694 15,480 142,545 5,887,089 50,211 52,800 71,748 100,000 168,588 58,200 58,614 104,694 115,480 211,748 100,000 224,949 100,000 224,949 125,405 186,588 165,7913 100,000 224,959 125,408 165,186	Ins. Business for Which Licensed. Acc., Sickness. Fire, Inla'd Mar. Life. Fire. Transit. Guar. & Cont. Fire. St. Boil., etc. Fire, Inla'd Mar. Life. In. Ma. & Trans. Fire. Acc., Sick., Pl.Gl. Life. Fire. Acc., Sickness. Fire, In. Ma., L. Life. Burglary. Life. Acc., Sickness. Fire. Life. Life. Guar., Sick., Guar., Sick., Guar. Plate Glass. Acc., Guar., Sick. Life. Life. Life. Life. Life. Life. Life. Fire. Life. Life. Life. Life. Life. Life. Life. Life. Fire. Fire. Inla'd Mar. Fire. Fir	London Life Manchester Fire Manufacturers Life Marine Insurance Maryland Casualty Mercantile Fire Methypolitan Life, N. Y. Montreal-Canada Fire Mutual Life, New York Mutual Life of Canada Mutual Reserve Life National Life, Canada Notional Life, Canada Now York Life New York Life New York Life North American Life North Brit. and Mercantile Northern Assurance Co Northern Life, Canada Norwich Union Fire, Eng Norwich Union Fire, Eng Norwich Union Life Coean Accident and Guar Ocean Marine Ins. Co Ontario Accident Ottawa Fire Pelican and British Empire Phenix, Brooklyn, N. Y Phoenix Assurance Co Phoenix Ins. Co., Hartford Provident Savings Life, N. Y Quebec Fire Oueen Railways Passengers Reliance Mutual Life Stata Life Stat Life Stat Life Stat Life Stat Life Stat Life Stan, London Sun Life of Canada Travelers, Hartford Union Mutual Life	Value of Deposit. \$57,000 171,983 177,890 171,983 179,789 199,717 89,818 96,588 1,724,612 57,000 5,759,710 163,000 5,452,883 199,165 190,100 197,77 181,100 191,1	Ins. Rusiness for Which Licensed. Life. Fire. Life. Reg. M., In. Mar Ac., Sk., St. B. Fire. Life. Fire. Life. Lif
Lloyds Plate Glass, N. Y London Assurance London Guarantee and Acc	158,650	Plate Glass. F., L., In. Ma. Guar., Ac., Sick. Fire.	Union Assurance Society Union Life, Toronto United States Fid. and Guar. United States Life	240,810 51,800 90,250 262,600	Fire. Life. Guar. & Cont. Life.

The following life insurance companies, having ceased to transact new business in Canada, are entitled under section \$2 of "The Insurance Act" to transact all business connected with policies existing on March \$1, 1878, and their deposits are applicable to those policies subject to the provisions of the statutes in that behalf.

NAME OF COMPANY.	Am't of Deposit.	Business.	Name of Company.	Am't of Deposit.	Business.
Connecticut Mutual Life Edinburgh Life Life Association of Scotland National Life Ins. Co., U.S.A	118,017 158,502	Life. Life. Life. Life.	Northwestern Mutual Life Phœnix Mutual Life Scottish Amicable Life Scottish Prov. Institution	\$100,000 127,780 141,850 86,450	Life. Life. Life. Life.

The following insurance companies are registered under the insurance act, and are permitted to transact the business of life insurance in Canada upon the assessment plan.

NAME OF COMPANY.	Chief Agent to Receive Process.
*The Canadian Order of the Woodmen of the World	W. C. Fitzgerald, Chief Agent, London, Ont.
The Commercial Travelers Mutual Benefit Society	Etta M. Rowley Secretary, Toronto.
The Grand Council of the Catholic Mut. Ben. Ass'n of Can	John J. Behan, Chief Agent, Kingston, Ont.

^{*} This order is also authorized to transact the business of sickness insurance.

LIFE AND ACCIDENT UNDERWRITERS ASSOCIATIONS.

ACCIDENT UNDERWRITERS A TION OF CANADA, THE, M TREAL AND TORONTO. ASSOCIA-

Organized November 5, 1908. Membership 11; annual dues \$10; annual meeting in November. President, David Murphy, Esq.; secretary, Charles H. Neely, Esq.

ACTUARIAL SOCIETY OF AMERICA, 32 NASSAU STREET, NEW YORK. Organized April 25, 1889. Membership 152; an-

nual dues \$10.

nual dues \$10.

President, Israel C. Pierson; first vice-president, Rufus W. Weeks; second vice-president, D. H. Wells; secretary, John Tatlock, Jr.; treasurer, Archibald A. Welch.

Council—The officers and David Parks Fackler, Oscar B. Ireland, Charles A. Loveland, Sydney N. Ogden, Howell W. St. John, David G. Alsop, W. S. Smith, Emory McClintock, Bloomfield J. Thomas B. Macaulay, J. G. Van Cise and Frank Sanderson. Annual meeting first Thursday after May 14. after May 14.

ASSOCIATED FRATERNITIES OF AMERICA.

President, Lee W. Squire; vice-president, W. R. Eidson; secretary-treasurer, Edmund Jackson.
Executive Committee—George A. Scott, C. H. Robinson and J. F. Taake, chairman, Bureau of

ASSOCIATION OF AMERICAN LIFE IN-SURANCE EXAMINING SURGEONS.

Organized 1900. President, Charles Lyman Greene; vice-presidents, William B. De Garmon, James T. Priestly, P. Maxwell Foshay, Williams A. Adams; secretary and treasurer, Dr. J. Morrissey, New York.

ASSOCIATION OF LIFE INSURANCE MEDICAL DIRECTORS OF AMERICA.

Organized Directors of America.

32 Nassau street, New York.

Organized December 6, 1889. Membership 81;
annual dues \$2.50.

President, Edward H. Hamill; vice-presidents,
John W. Fisher and Thomas H. Willard; secretary,
Brandreth Symonds, New York; treasurer,
A. H. Knight.

Executive Committee Edward H. Hamill Value

Executive Committee—Edward H. Hamill, John W. Fisher, Brandreth Symonds, Oscar H. Rogers and A. H. Knight. Annual meeting first Wednesday in June.

ASSOCIATION OF LIFE UNDERWRITERS OF WESTERN ARKANSAS,

Fort Smith, Ark.

Organized October 12, 1903. Membership 10; annual dues \$2; membership fee \$2; date of annual meeting, second Saturday in October.
President, John R. McBride; vice-president, W. B. Morrow; secretary, J. E. Weaver.
Executive Committee—F. G. Van Valkenberg, A. L. Peacher, Zack Taylor and the president and secretary. secretary.

BALTIMORE LIFE UNDERWRITERS ASSOCIATION.

Organized November 27, 1900. Membership 37;

Organized November 27, 1900. Membership 37; annual dues \$5.

President, Ernest Judson Clark; vice-president, Marcellus H. Goodrich; secretary, Łuwin W. Heisse; treasurer, Munroe Snell.

Executive Committee—J. Herman Ireland, W. W. McIntire, M. S. Brenan, Gilbert R. Walter, George W. Kimberley. Annual meeting second Tuesday in February.

BOSION LIFE E UNDERWRITERS ASSO-SOCIATION.

Organized April 18, 1883. Membership 118; initiation fee, active, \$10; associate \$5; annual dues the same.

President, John S. Cranston; vice-presidents, Louis L. Hopkins and Charles E. Townsend; sec-retary, James F. Chase; treasurer, Francis Marsh. Executive Committee—Percy V. Baldwin, chair-

man; D. Fred Appel, J. Howard Edwards, Winslow Russell, Fred C. Sanborn. Annual meeting second Tuesday in January.

BUREAU OF LIABILITY STATISTICS. INSURANCE

Whitehall Building, Battery Place, N. Y. City. Organized 1896. Membership 5; annual dues, assessments are made to meet current expenses. Chairman—George F. Sewald; secretary, Stewart Marks. No stated meetings.

CANADIAN LIFE INSURANCE OFFICERS ASSOCIATION, TORONTO, ONT.
Organized May, 1894. Membership 18; annual

President, D. Dexter, Federal Life; first vice-president, T. Hilliard, Dominion Life; second vice-president, D. Burke, Royal Victoria Life; secretary-treasurer, T. Bradshaw, Imperial Life,

Executive Committee—F. Sanderson, George Wegenest, E. W. Coa, J. F. Junkin, J. K. Macdonald, B. Hal. Brown. Annual meeting third Thursday in November.

CENTRAL PENNSYLVANIA ASSOCIATION OF LIFE UNDERWRITERS.

Organized June 1, 1901. Membership 15 active, 5 associate; annual dues \$5.
President, W. H. Bushnell; vice-president, Chester Buck; secretary, W. K. Schick; treasurer, H. C. Orth.
Executive Committee 1, 1901.

Executive Committee—John A. Marshall, H. W. Bulsbargh, E. A. Leavenworth. Annual meeting second Tuesday of January.

O MEDICAL EXAMINERS ASSO-CIATION, CHICAGO, ILL.

Organized 1897. Membership 105; annual dues

President, Walter Allen Jaqueth, M. D.; vice-president, David J. Doherty, M. D.; secretary, Morton Snow, M. D.; treasurer, Ulysses J. Grim. Annual meeting fourth Tuesday in December.

CINCINNATI LIFE UNDERWRITERS ASSO-CIATION.

Organized in May, 1890. Membership 45; annual dues \$2; assessments for expenses when necessary. President, M. W. Mack; vice-president, W. D. Yerger; secretary and treasurer, Frank B. Mead. Trustees—H. S. McNulty, Isaac Bloom, G. C. Dieterly, E. W. Jewell and N. Morgan. Annual meeting in February.

CINCINNATI ACCIDENT UNDERWRITERS ASSOCIATION.

Organized April 14, 1903. Membership 20; annual dues \$4.

President, Isaac Bloom; vice-president,

H. N. Reno; secretary and treasurer, A. C. Morrison. Executive Committee—Isaac Bloom, H. N. Reno, J. R. Millikan. Annual meeting second Tuesday in January.

CLEVELAND ASSOCIATION OF LIFE UNDERWRITERS.

Organized April 19, 1889. Membership 117; annual dues, general agents and principal representatives, \$5; other members \$2.
President, E. Miller France; vice-presidents, Herman Fellinger and Wm. Claude Rhodes; secretary, J. W. Crook; treasurer, O. N. Olmstead. Executive Committee—O. W. Carpenter, chairman; Lewis Hall, Edward H. Smith, I. M. Koch, E. M. Comstock and president and secretary exofficio. Annual meeting first Saturday in February. ary.

COLUMBUS ASSOCIATION OF LIFE UN-DERWRITERS, COLUMBUS, OHIO.

Organized January 24, 1908. Membership 60; annual dues, managers \$5; agents \$1.
President, James B. Day; vice-president, Edwards C. Paine; secretary, Paul Karger; treasurer, Albert Speaks.

Executive Committee—J. M. Allen, W. Dorney, G. Wolfley, L. A. Croy, E. E. Redman, L. H. Brown. Annual meeting in February.

CONNECTICUT LIFE UNDERWRITERS ASSOCIATION, HARTFORD.

ASSOCIATION, HARTFORD.

Organized October 27, 1890. Membreship 65; annual dues \$2.

President, George W. Staples; first vice-president, F. Wilson Rogers; second vice-president, Eli D. Weeks; secretary and treasurer, W. Miller Scott, Provident Life and Trust, Hartford.

Executive Committee—L. C. Slayton, chairman; B. L. Lewis, Rodney Kellogg, James P. Campbell, E. Sheppard Gordy. Annual meeting second Tuesday in February, held alternately in New Haven and Hartford.

DAYTON ASSOCIATION OF LIFE UNDER-WRITERS, DAYTON, OHIO.

Organized March 26, 1904. Membership 25; annual constant 22.

nual dues \$2.

President, C. H. Cord; vice-presidents, John M. Kramer and Victor J. A. Obenauer; secretary, William O. Cord; treasurer, Victor P. Van Horne. Executive Committee-Sidney Eckley, F. M. Thomas, George B. Smith, A. F. Burdoin, Wm. T. Nuttal, and president, secretary and treasurer ex officio. Annual meeting third Monday in ex officio. March.

DELAWARE ASSOCIATION OF LIFE UNDERWRITERS.

Organized April 5, 1901. Membership 16; annual

President, Col. Lewis B. Morrow; vice-president, James F. Price; secretary and treasurer, Philip Burnet, Jr.

Executive Committee—B. F. Hamilton, G. T. Zibley and G. J. Wink. Annual meeting second Friday in Mav.

DENVER LIFE UNDERWRITERS ASSO-CIATION.

President, Thomas F. Daly; vice-president, H. Newman; secretary, A. E. Liverman; treasurer, E. Nordsieck.
Executive Committee—G. A. Newkirk, F. A. Busby and Ira B. Jackson.

EASTERN OHIO ASSOCIATION OF LIFE UNDERWRITERS, CANTON.

Organized 1908. Membership 80; annual dues \$2. President, J. W. A. Standt; secretary and treasurer, W. A. Strayer, Canton.

The executive committee is composed of the president and secretary and W. A. Alexander, Canton, chairman; W. A. Lytle and J. W. Bierly.

ERIE ASSOCIATION OF LIFE UNDER-WRITERS, ERIE, PA.

Organized June 13, 1903. Membership 29; anual dues, general agents \$5, sub-agents \$2 anual dues, general agents \$5, sub-agents \$2 titte!

President, James M. Dickey; first vice-president, C. De Witt Brown; second vice-president, C. F. Schlaudecker; secretary and treasurer, George L.

Executive Committee—William M. Nash, chairman; W. K. Dickey, Reginald H. Howell, Edward J. Crowell, George E. Fry, James M. Dickey and George L. Davenport. Annual meeting first Saturday in February.

GEORGIA ASSOCIATION OF LIFE INSURERS.

Organized September 20, 1892. Membership 15; annual dues 35.
President, W. W. White; vice-president, W. E. Hawkins; secretary and treasurer, J. R. Nutting. Executive Committee—H. C. Bagley, Livingston Mims, J. M. Green, C. S. Arrall and R. F. Shedden. Annual meeting third Tuesday in January January.

GRAND RAPIDS LIFE UNDERWRITERS ASSOCIATION.

Reorganized March, 1904. Membership 22; anneuganizeu man ..., neud dres 55.
President, A. B. Donaldson; vice-presidents, T. H. Ten Broeck and L. B. Hall; secretary, A. T. Swift; treasurer, E. G. Squires. Executive Committee—A. B. Donaldson, T. H. Ten Broeck, L. B. Hall, A. D. Swain, C. H.

MUDSON VALLEY LIFE UNDERWRITERS ASSOCIATION, NEWBURGH.

Organized August 6, 1900. Membership 38; an-

Organized August 6, 1900. Membership 38; annual dues \$2.
President, F. M. Cantine; vice-presidents, C. P. Sadlier and W. B. Quinlan; secretary, H. W. Shonewolf; treasurer, F. A. Hoyt.
Executive Committee—J. H. Quinlan, M. H. Linnell and G. A. Cantine. Annual meeting first Monday on or after January 15.

INDIANA ASSOCIATION OF LIFE UNDER-WRITERS, INDIANAPOLIS.

Organized May, 1893. Membership 72; initiation \$2; annual dues, general agents and managers, \$5; special and local agents \$2.

President, J. Price; vice-president, E. M. Post; secretary, Norman Peck; treasurer, John F. Habbe.

Executive Committee—J. N. Shockney, E. G. Ritchie, D. F. Swain and the officers. Annual meeting second Monday in February.

INSURANCE INSTITUTE OF MONTREAL. 2381 St. Catherine Street,

Membership 275. Annual dues \$5.
President, T. L. Morrisey; vice-presidents, C.
R. G. Johnson and T. H. Hudson; secretary, Geo.
Lyman; treasurer, Chas. C. Hole.
Executive Committee—Fifteen executive members and 5 associate members. Annual meeting

INSURANCE INSTITUTE OF TORONTO. 27-29 Wellington Street, East.

27.29 Wellington Street, East.
Organized October 28, 1899. Membership 394;
annual dues, fellow 35, active \$2.50, associate \$1.25.
President, F. Sanderson, M. A., F. F. A.; vicepresident, C. C. Foster; curator, J. K. Pickett;
secretary S. R. Tarr, M. A. address, Canada Life
Assurance Company, Toronto; treasurer, D. K.
Kilgour, B.A., A. I. A.
Executive Committee—A. E. Blogg, J. B. Laidlaw, P. H. Sims, T. Bradshaw, F. I. A.; P. C.
H. Papps, A. I. A.; J. K. Macdonald, E. T.
Lightbourn. Annual meeting in May.

INTERNATIONAL FEDERATION OF COMMERCIAL TRAVELERS.

Arthur L. Sheetz, secretary, Omaha, Neb.

FE UNDERWRITERS ASSOCIATION, DES MOINES. IOWA LIFE

Organized July 17, 1893; reorganized April 13, 1901. Membership, active 40; annual dues \$8. President, F. D. Jackson; vice-president, Geo. H. Shaw; secretary, A. H. Huling; treasurer, Geo. R. Griswold.

Entertainment Committee—W. S. Donahey, F. L. Miner, I. M. Treynor and president and secretary ex officio. Annual meeting second Saturday in January.

KANSAS CITY (MO.) LIFE UNDERWRITERS ASSOCIATION.

Organized November 2, 1888; reorganized April, 1902. Membership, active \$20, associate \$10; initiation fee \$5; annual dues \$5.
President, Charles D. Mill; vice-president, E. C Courtney and Eli Potter; secretary, E. G. Sutton, 316 American Bank Building; treasurer, L. B.

Bailey.

Executive Committee—A. A. Alberti, Chas. M. Seidlitz, S. S. Simpson, W. P. Motley. Annual meeting third Monday in January.

LIABILITY INSURANCE ASSOCIATION OF CHICAGO.

OF CHICAGO.

Organized in 1897. Membership 5; being general agents, also about 40 associate members, being special agents. Annual dues \$10; date of annual meeting, second Monday in May.

President, Chas. A. King; vice-president, Geo. A. Gilbert; secretary-treasurer, Geo. D. Webb, of Conkling, Price & Webb.

Executive Committee—Charles H. Eldredge, H. W. Overman, Geo. D. Webb.

LIFE UNDERWRITERS ASSOCIATION OF CENTRAL KENTUCKY.

Organized October 21, 1899. Membership 37; annual dues \$2. President, Joseph A. Humphreys; vice-president, P. G. Powell, Jr.; secretary and treasurer, F. E. Francisco.

Executive Committee—A. G. Sharp, D. A. Chenault, W. L. Smith, S. R. Sadler, E. H. Alexander. Annual meeting first Thursday in January.

LIFE UNDERWRITERS ASSOCIATION OF CENTRAL MASSACHUSETTS, WORCESTER,

Organized October 14, 1899. Membership 44; annual dues \$2.50.
President, Geo. H. Vars; vice-presidents. F. F. Hopkins and John E. Mahar; secretary, Herbert R. Cummings, 314 Main Street, Worcester; treasurer, Herbert P. Hopkins.
Executive Committee—Henry L. Trafford, Joshua O'Leary, Lester V. Bailey, Ludwig Johnson, P. J. Brown; ex officio, S. Hamilton Coe, J. Perley Kilgore. Annual meeting fourth Thursday in February. in February.

LIFE UNDERWRITERS ASSOCIATION OF CENTRAL NEW YORK, ROCHESTER.

Organized April 2, 1904. Membership 37; annual dues \$5 for managers, \$2 for solicitors.

President, F. E. McMullen; first vice-president, P. B. Van Deusen; second vice-president, M. R. Miller; secretary, Clay Babcock; treasurer, J. V. Alexander.

Executive Committee—B. G. Bennett, C. M. Henderson, E. R. Putnam, Sherwood Wheaton, S. L. Crabbe. Date of annual meeting second Saturday in January.

LIFE INSURANCE ASSOCIATION OF CHATTANOOGA.

President, H. L. McFarland; vice-president, H. D. Huffaker; secretary and treasurer, C. W. Biese, of the Prudential.

Executive Committee—A. S. Glover, chairman; T. C. Thompson and A. N. Sloan.

LIFE UNDERWRITERS ASSOCIATION OF CHICAGO.

Organized December 7, 1888. Membership, acting 117: annual dues \$6.
President. D. M. Baker; vice-presidents. W. Jackson and H. M. Curtis: secretary, J. L. Ferguson; treasurer, Harvey S. Dale.
Executive Committee—L. Brackett Bishop. chairman: E. H. Carmack, H. S. Candee, R. D. Bocum and Franklin Wyman.

THE LIFE UNDERWRITERS ASSOCIATION OF DULUTH, MINN.

Organized 1898. Membership 15; annual dues \$5. President, V. G. Segog; first vice-president, F. W. Paine; second vice-president, T. J. Monahan; secretary and treasurer, I. E. Pineo.

Executive Committee—William McMullen, W. P. Lardner and George Pruden. Annual meeting of the president of the process of the president of the pres

in October.

LIFE UNDERWRITERS ASSOCIATION OF EASTERN NEW YORK.

Organized July 14, 1891. Membership 27; annual

Organized July 14, 1891. Membersnip 21; annual dues \$2.
President, E. B. Cantine; first vice-president, E. H. O'Neil; second vice-president, Chas. E. Meriam; secretary, W. P. Dayton, Albany; treasurer, C. A. Wardle.

Executive Committee—F. A. McNamee, E. I. Bonney, H. Brockbank, Geo. F. Hadley, A. F. Barrett and E. L. Post. Annual meeting in March. Has not held any meetings in two years.

LIFE UNDERWRITERS ASSOCIATION, FORT SMITH, KAN.

President, John R. McBride; secretary, J. E. Weaver.

LIFE INSURANCE GENERAL AGENTS ASSOCIATION OF KENTUCKY, THE.

Louisville, Ky., 55-58 Todd Building. Organized November 24, 1903. Membership about 35, only general agents being eligible; annual dues

President, John C. Davidson, of Ætna Life; vicepresident, J. S. Carpenter; secretary and treasurer. Toren B. Williamson. Toren B.

Executive Committee—Biscoe Hindman, chairman; T. C. Smith, F. L. McKeonon; president, secretary and treasurer ex officio. Annual meeting third Tuesday in January.

LIFE UNDERWRITERS ASSOCIATION OF MAINE, PORTLAND, ME.

Organized June 22, 1887. Membership 55; initiation fee \$1; annual dues, general agents \$3, all

others \$1.

President, S. D. Bartlett; vice-presidents, I. E.
Hayes and H. S. Dyer; secretary, Milton A. Jewell;
treasurer, J. P. Stevens.

Executive Committee—J. W. Fitzpatrick, M. A.
Jewell, W. Noyes, B. J. March, S. D. Bartlett.
Legislative Committee—H. L. Shepard, A. L.
Talbot, J. P. Stevens, J. W. Fitzpatrick, J. M.
Gooding, C. F. Dunlap. Annual meeting first
Monday in February.

LIFE UNDERWRITERS ASSOCIATION OF MONTGOMERY, ALA., THE.

President, R. P. Dexter, Sr.; vice-president, E. J. Meyer; secretary-treasurer, W. E. Dow. Executive Committee—A. Uhlfelder, George G. Miles, E. G. Branch, B. J. Weil and J. M. Carr.

LIFE UNDERWRITERS ASSOCIATION OF NEBRASKA, OMAHA. Organized February 14, 1890. Membership 50:

Organized February 14, 1890. Membership 50; annual dues \$2.
President, C. Z. Gould; vice-presidents, A. R. Edmiston and G. W. Noble; secretary, I. E. Frederick; treasurer, Chas. W. Ramey.
Executive Committee—J. Sylvan Brown, chairman; F. W. Foster, George M. Cooper, J. M. Gillan and the officers ex officio. Annual meeting first Monday after January 1.

LIFE UNDERWRITERS ASSOCIATION OF NEW JERSEY, NEWARK.

Organized January 30, 1892. Membership 61; an-Organized January 30, 1632. Metalociship 61, 2nual dues \$3.
President, Theo. T. Johnson; vice-president, Robert B. Cornish; secretary, L. B. Osborne; treasurer, Clark P. Williams.
Executive Committee—C. F. McCord, O. L. Gooding, George H. Simons and J. C. Greene. Annual meeting January.

LIFE UNDERWRITERS ASSOCIATION OF NEW YORK, 220 BROADWAY.

Organized January 10, 1887; incorporated 1896. Membership, active 130; initiation fee \$5; annual dues, active \$5, associate \$2.50. President, Maurice E. Goulden; vice-presidents, Wm. Dutcher, Julius F. Gerow and Charles Wake; secretary, Albert G. Shepard, 220 Broadway; treasurer, Archibald Arthur.

urer, Archibald Arthur.

Executive Committee—J. Carlton Ward, chairman; W. A. Nicolay, J. B. Whitton, John H. Robinson, D. H. Millard and Wm. T. Ferris, and ex-Presidents Chas. H. Raymond, L. Spencer Goble, Tilden Blodgett, Geo. F. Hadley, John F. Makley, Richard E. Cochran, James Yereance. Thomas P. Goodrich, Joseph A. Goulden, Philip H. Farley, Frank K. Kohler, Geo. A. Brinkerhoff and John W. Vrooman. Annual meeting fourth Tuesday in February.

LIFE UNDERWRITERS ASSOCIATION OF NORTH CAROLINA.

Office of the President, Raleigh, N. C. Organized January 22, 1904. Membership 25: annual dues \$10.

President, R. B. Raney, Raleigh, N. C.; vice-president, Harris R. Willcox; secretary and treasurer, P. D. Gold, Jr., Provident Savings, Greensboro, N. C.

Executive Committee W. T. T.

Executive Committee—W. B. Allen, J. C. Drewry, R. Y. McPherson, J. D. Boushall, W. H. McCabe. Vice-president and treasurer members ex officio. Annual meeting January 2.

LIFE UNDERWRITERS ASSOCIATION OF PORTLAND, OREGON.

Organized October 20, 1900. Membership, active 23, associate 13; annual dues \$3.

President, Wm. Goldman; first vice-president, E. L. Harmon; second vice-president, W. L. Morgan; secretary, Arthur P. Johnson; treasurer, T. H. McAllis.

Executive Committee—A. S. Rothwell, chairman; S. P. Lockwood, Geo. W. Hazen, F. M. Mathena, P. F. Leavy. Date of annual meeting first Saturday in February.

LIFE UNDERWRITERS ASSOCIATION OF PEORIA.

Organized June 17, 1902. Membership 30; annual dues \$2; annual meeting third Saturday in

Yresident, J. B. Aimer; vice-president, G. H. Schelp; secretary, Harry W. Keith; treasurer, E. J. B. Hayward.

Executive Committee—G. C. Goodfellow, A. W. Jamison, J. W. Gourdy, E. D. Monroe, J. B. Aimer, E. J. B. Hayward, H. W. Keith.

LIFE UNDERWHITERS CLUB OF PROVIDENCE, R. I.

Organized May 31, 1901. Membership 25; annual dues 35.

President, J. D. E. Jones; vice-president, Frederick H. Jackson; secretary, Mark L. Dunning, of the John Hancock Mutual Life; treasurer, Glover S. Hastney.

The officers and J. F. Huntsman constitute the executive committee. Date of annual meeting first

Monday in June.

LIFE UNDERWRITERS ASSOCIATION OF READING, PA.

Organized October, 1897. Membership 10; annual

President, S. S. Davis; vice-presidents, Joseph W. Essick and E. I. Barnett; secretary, George W. Billman; treasurer, S. M. Helms. Executive Committee—W. W. Light, S. M. Helms and J. E. Hess. Annual meeting October.

LIFE UNDERWRITERS ASSOCIATION OF ST. LOUIS.

Organized January 25, 1902. Membership 30; an-

Organized January 25, 1902. Membership 30; annual dues 55.

President, J. S. Kendrick; vice-presidents, W. A. Galentine and James E. Baker; secretary, C. W. Darby; treasurer, J. C. Lee.

Executive Committee—George Benham, W. H. Herrick, Edgar M. Wooley, M. W. Leet and Philip Becker. Annual meeting third Tuesday in January. January.

LIFE UNDERWRITERS ASSOCIATION OF WESTERN MASSACHUSETTS, SPRINGFIELD.

Organized October 6, 1894. Membership, active 43, associate 4, honorary 3; initiation fee \$5; annual dues 35.

President, Edward O. Sutton; first vice-president, William L. Richards; second vice-president, Alfred B. Cowles; treasurer, William S. Clark; secretary, Harley Lacket.

Executive Committee—George P. Mitchell, chairman; E. O. Hiobard, C. D. Munroe, W. P. Draper and Edward Tolman.

Annual meeting first Friday in February.

LIFE UNDERWRITERS ASSOCIATION OF WESTERN NEW YORK, BUFFALO.

Organized November 9, 1886. Membership 51; annual dues, for general agents and managers \$5, for agents \$2.

President, William J. Robinson; first vice-president, H. E. Crouch; second vice-president, F. B. Steele; secretary-treasurer, E. G. Hatch, 88 White Ruilding.

Executive Committee—Frank M. Wheaton, chairman, & Erie County Bank Building; D. W. Cherrier, C. N. Weber, F. A. G. Merrill, D. C. Ralph. Annual meeting first Saturday in February.

LIFE UNDERWRITERS ASSOCIATION OF VIRGINIA, RICHMOND. Organized February 22, 1898. Membership 18;

annual dues \$10.
President, R. S. Tuck; vice-president, Oscar Swineford; secretary and treasurer, H. G. Free-

Executive Committee-W. B. Freeman, T. A. Cary and Fred. Pleasants. Annual meeting first Monday in May.

LIFE UNDERWRITERS ASSOCIATION OF WISCONSIN, MILWAUKEE.

President, James S. Norris; first vice-president, James G. Albright; second vice-president, Joseph Herzberg; secretary, A. L. Saltzstein, New England Mutual; treasurer, Thomas G. Bugg.

Executive Committee—Bruce Whitney, Harry Fuller and E. E. White.

MACON LIFE UNDERWRITERS ASSOCIATION, MACON, GA.

Organized March 16, 1904. Membership 24; annual dues \$1.
President, T. S. Lowery; vice-presidents, Thad.
E. Murphy, J. L. Jessup; secretary and treasurer,
E. H. Holland.

Executive Committee—B. H. Seay, chairman; J. L. Jessup, A. L. Cummings, J. F. Cone, C. M. Adams. Annual meeting in January.

MICHIGAN LIFE UNDERWRITERS ASSO-CIATION, DETROIT.

Organized October 2, 1886. Membership 72; an-

Organized October 2, 1888. Membership 72; annual dues \$6.

President, C. A. Stringer; vice-presidents, Col. Will A. Waite and Geo. M. Robinson; secretary and treasurer, N. J. Dixon.

Executive Committee—Wm. Van Sickle, chairman; C. L. Vieman, O. C. Seelye, Fred. O. Paige and A. R. Thomson. Annual meeting first Monday in February.

MINNEAPOLIS LIFE UNDERWRITERS ASSOCIATION.

Organized July 6, 1896; incorporated June, 1898.
Membership 25; annual dues 35.
President, W. M. Horner; vice-president, V. H.
Van Slyker; secretary, Nelson W. Clark; treasurer,
J. J. Ahern. Executive Committee—W. H. Cobban, chairman; S. A. Stockwell and Frank R. Smith, Annual meeting third Saturday in October.

MINNESOTA ASSOCIATION OF LIFE UNDERWRITERS, ST. PAUL.

Organized November 6, 1886; reorganized June 1, 1898. Membership 15; annual dues \$3.
President, W. F. Peet; vice-president, T. R. Palmer; secretary and treasurer, J. W. Smith. Executive Committee—L. D. Wilkes, Ruckard Hurd, F. F. Loomis, E. N. Peet and F. F. Parlin. Annual meeting in January.

MONTGOMERY LIFE UNDERWRITERS ASSOCIATION. Montgomery, Ala.

Organized February 9, 1904. Membership 11; annual dues \$5
President, Richard P. Dexter, Sr.; vice-president, E. J. Mayer; secretary and treasurer, W. E. Dow of the Phoenix Mutual Life.
Executive Committee—A. Uhlfelder, G. G. Miles, E. G. Branch, B. J. Weil, L. M. Carr.

NATIONAL ASSOCIATION OF LIFE UNDERWRITERS.

Organized June 18, 1890. Includes thirty-seven local associations; annual dues \$25, or \$1 per capita for local associations with a membership of more

than 20.

President, Hubert H. Ward, 503 New England
Building, Cleveland, Ohio; first vice-president, J.
Herman Ireland, 12 St. Paul Street, Baltimore,
Md.; second vice-president, Danford M. Baker, 608
Marquette Building, Chicago, Ill.; third vice-president, John H. Quinlan, Newburgh, N. Y.; secretary, Fred. B. Mason, 840 Tribune Building,
Chicago, Ill.; treasurer, Eli D. Weeks, Litchfield,
Conn.

Executive Committee-William G. Carroll, chair, man, 504-505 Commonwealth Trust Building, Philadelphia, Pa.

delpnia, Fa. Chairmen of standing committees, 1903-1904: Speakers: Hubert H. Ward, Cleveland, O.; finance, Edward O. Sutton, Springfield, Mass.; membership, W. H. S. Whitcomb, Burlington, Vt.; statistics, J. W. Iredell, Jr., Cincinnati, O.; topics,

Stephen F. Woodman, Boston, Mass.; prize essays, Charles E. Ady, Omaha, Neb.; credentials, Dr. S. L. Fuller, Chicago, Ill.; transportation, J. W. Fitzpatrick, Portland, Me.; the press, George A. Cantine, Newburgh, N. Y. Next convention October, 1904, at Indianapolis.

NATIONAL CONVENTION OF INSURANCE COMMISSIONERS.

Organized 1871. Meets at Indianapolis in 1904; annual dues, such amount as assessed by each convention for necessary expenses.

President, John L. Bacon, White River Junction, Vt.; vice-president, James V. Barry, Lansing, Mich.; secretary, J. J. Brinkerhoff, Springfield, 111

Executive Committee—David E. Sherrick, Indiana; Lloyd Wilkinson, Maryland; Henry D. Appleton, New York; Elmer H. Dearth, Minnesota; Rean E. Folk, Tennessee. Next annual meeting in September at Indianapolis.

NATIONAL FRATERNAL CONGRESS.

Organized November 16, 1886. Membership 60 societies, with membership of 4,000,000; annual dues \$50 for society of 6,000 members or less, and \$7.50 for each additional 5,000.

President, Edwin O. Wood, Flint, Mich.; vicepresident, F. A. Falkenburg, Denver, Col.; secretary and treasurer, M. W. Sackett, Meadville, Pa. Executive Committee—J. A. Langfitt, past president; Edwin O. Wood, president; F. A. Falkenburg, vice-president, and M. W. Sackett, secretary-treasurer. Next meeting September 27, 1904.

NEW ENGLAND WOMEN'S LIFE UNDER-WRITERS ASSOCIATION, BOSTON.

Organized November 28, 1898. Membership 25;

Organized November 28, 1898. Membership 25; annual dues \$2.

President, Emily A. Ransom; vice-presidents, Mrs. Florence A. Shaal and Julia A. Sprague; secretary, Mrs. Stella E. P. Drake; treasurer, Lucy E. Morrill.

Executive Committee—Mrs. V. B. Peakes, Dr. Sarah M. Crawford, Mrs. M. W. Lawrence, Imogene Burnham and Helen M. Folger. Annual meeting in November. meeting in November.

NEW HAMPSHIRE LIFE UNDERWRITERS CLUB, MANCHESTER.

Organized November 13, 1899. Membership 22;

annual dues \$5.
President, John J. Donohue; vice-president, E. Scott Owen; secretary and treasurer, A. W. Childs, Manchester.

Executive Committee-R.W. Cheney, David Foster and James A. Wellman. Annual meeting in October.

PHILADELPHIA ASSOCIATION OF LIFE UNDERWRITERS.

Organized December 15, 1887. Membership 76; initiation fee \$5; annual dues, active \$10, associate

President, J. Edward Dunham; vice-presidents, Geo. F. Schilling, James H. Glenn, H. O. Hilderbrand; secretary, F. H. Garrigues, 923 Chestnut street; assistant secretary, R. R. Dearden, Jr., 413 Walnut street; treasurer, Henry W. Littlefield, Executive Committee-Frank Read, Joseph Ashrook, C. A. Wray, D. A. Keyes, J. A. Fowler, F. E. Hammer, H. C. Lippincott, Harold Pierce, I. L. Register, E. H. Plummer, W. M. Scott, H. O. Chapman, Amos Wakelin, H. A. Bray, W. A. Higinbotham, A. C. Otis, W. H. Lambert, Wm. G. Carroll, Richard Fisher.

PITTSBURG LIFE UNDERWRITERS ASSOCIATION.

Organized March 2, 1886. Membership, active 82, honorary 2; initiation fee \$5; annual dues \$10 for

managers and general agents, \$2.50 for all others. President, Joseph J. Tillinghast; vice-president Lee C. Robens and George W. Delamater; secretary, William M. Wood; treasurer, F. C. Brown. Executive Committee—Graham C. Wells, Chas. W. Scovel, James C. Biggert, Russell A. Clark and Wm. H. McManus. Annual meeting in March.

PORT HURON LIFE UNDERWRITERS AS SOCIATION, PORT HURON, MICH.

Organized March 14, 1904. Membership 15; annual dues \$2.

President, R. S. Campbell; vice-president, Fred.
Weston; secretary, J. McLeay; treasurer, H. W.

Becker.

Executive Committee—The officers, meeting last Saturday in January. Annual

QUEBEC CITY LIFE ASSURANCE AGENTS ASSOCIATION.

133 St. Peter Street, Quebec City. Organized April 26, 1902. Membership 35; an-President, J. B. Morissette; vice-presidents, F. Glass and J. F. Belleau; secretary, M. Monaghan; treasurer, J. T. Lachance.

Executive Committee—J. G. Bruneau and C. H. Carpenter. Annual meeting first Tuesday of May.

STATE OF MAINE ASSOCIATION OF LIFE UNDERWRITERS (INC.), PORTLAND. Organized October 24, 1896. Membership 110;

annual dues \$1.

President, F. H. Hazelton; vice-president, T. S.
Burns; secretary, F. B. Fish; treasurer, M. H.

Neale.

Executive Committee—F. Brunel, George P. Dewey and N. L. Hildreth. Annual meeting second Monday in January.

SURETY UNDERWRITERS ASSOCIATION OF CHICAGO, ILL.

Organized January 1, 1904. Territory, Cook county, Ill.
President, Perry L. Wicks; secretary, Edwin
M. McKinney, 164 La Salle street.
Executive Committee—C. M. Hoven, George D.
Webb, Bruce Ritchie, George K. Thomas.

TEXAS LIFE UNDERWRITERS ASSO-CIATION.

Organized June, 1900.
President, Edwin Chamberlain; vice-presidents.
A. A. Green and A. J. Brown; secretary-treasurer,
T. M. Waller, Dallas.

TOLEDO ASSOCIATION OF LIFE UNDER-WRITERS.

Organized May 1, 1902. Membership 16; annual dues, general agents and managers 55, solicitors & President, J. J. Stewart; vice-presidents, J. J. Mooney and C. E. Holt; secretary and treasurer, R. E. Ferguson.

Executive Committee—G. W. Farley, W. C. Longenecker and J. S. Atkins. Annual meeting in February.

VERMONT ASSOCIATION OF LIFE UNDER-WRITERS OF MONTPELIER.

Organized June 30, 1890. Membership 35; annual dues \$2.

dues \$2.

President, Earle S. Kinsley; vice-presidents, F.
W. Putnam and G. F. North; secretary, F. L.
North, Burlington; treasurer, Thomas Magner.
Executive Committee—W. H. S. Whitcomb.
John Carney and N. B. Ballard. Annual meeting
Wednesday following first Tuesday in June.

DIRECTORS AND TRUSTEES OF LIFE COMPANIES.

ÆTNA, Hartford, Conn.—M. G. Bulkeley, J. O. Enders, G. W. Russell, M. D., W. E. A. Bulkeley, M. B. Brainerd, A. R. Hillyer, S. G. Dunham.
The company (life department) operates in California, Colorado, Connecticut, Delaware, District of Columbia, Georgia, Indiana, Massachusetts, Michigan, Missouri, Montana, New Jersey, New Mexico, Tennessee, Texas, Rhode Island, Asaine, Nebraska, Asinnesota, Oregon, West Virginia, South Dakota, New Hampshire, Iowa, Kentucky, Maryland, Illinois, Kansas, New York, Ohio, Pennsylvania, Vermont, Wisconsin, North Carolina, North Dakota, South Carolina, Virginia, Washington, Wyoming, Utah and in Canada.

AMERICAN CENTRAL. Indianapolis, Ind.— M. A. Woollen, Charles E. Dark, W. W. Dark, Augustin Boice, Addison H. Nordyke, Geo. E. Hume, David A. Coulter. The company operates in Indiana, Ohio, Illinois, Missouri, Tennessee, Michigan, Pennsylvania and

Missouri, 1 New York.

AMERICAN LIFE, Des Moines, Ia.—M. H. Brinton, E. D. Samson, J. E. Himmel, W. B. Hanes, A. D. Hindman, J. C. Griffith, T. F. Kelleher, E. P. Barringer,
Does business in Iowa only.

BALTIMORE LIFE, Baltimore, Md.—Frank S. Strobridge, R. E. Bromwell, W. O. MacGill, A. S. Niles, H. H. Goodman.
The company operates in Delaware, District of Columbia, Maryland, Pennsylvania.

BANKERS LIFE, Lincoln, Neb.—Hon. John H. Ames, W. C. Wilson, W. B. Wilson, E. A. Ames, D. W. Cook, A. L. McPherson, J. H. Harley, Dr. A. R. Mitchell.

The company operates in Iowa, Kansas, Missouri, Nebraska, Oregon, Washington.

BANKERS LIFE, New York.—Charles H. Fancher, Alvah Trowbridge, William Sherer, William B. Reed, Edward J. Baldwin, Edward T. Hulst, John H. Carr, Jacob C. Parsons, Andrew T. Sullivan, Foster M. Voorhees, Geo. S. Bacon, Frank O. Briggs, Wm. C. Demorest, Steward Flagler, Chas. N. Fowler, John C. Hanrahan, Richard Morgan, Edward C. Stokes.

The company operates in Illinois, Maryland, Massachusetts, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island, South Carolina, Vermont, Missouri, Wisconsin.

BANKERS RESERVE LIFE,—Omaha, Neb.—B. H. Robison, R. C. Wagner, J. P. Latta, R. L. Robison, W. G. Preston, T. W. Blackburn, Company operates in Colorado, Idaho, Indian Territory, Michigan, Oklahoma, North Dakota, Oregon, Kansas, Missouri, Nebraska, South Dakota, Texas, Utah, Washington.

BERKSHIRE, Pittsfield, Mass.—George T. Plunkett, James M. Barker, James W. Hull, J. F. A. Adams, Henry W. Taft, Wellington Smith, W. B. Plunkett, George H. Tucker, A. C. Houghton, Theodore L. Pomeroy, W. Murray Crane, Walter F. Hawkins, Frank W. Russell, Franklin Weston, Frank H. Wright, W. W. Gamewell, W. H. Swift, D. A. Kimball.

D. A. Kimball.

The company operates in Massachusetts, Connecticut, Rhode Island, New York, New Jersey, Pennsylvania, Maryland, District of Columbia, Ohio, Indiana, Illinois and Michigan.

BOSTON MUTUAL, Boston, Mass.—John W. Wheeler, Samuel G. Lyman, Stephen W. Holmes, Benjamin W. Rowell, Edward A. Lyman, Frank E. Allard, Henry M. Billings, George E. Rogers, Frederick E. Pierce, Frank S. Richardson, Edward H. Lounsbury.

CENTRAL LIFE ASSUR. SOCY. OF THE U. S., Des Moines, Ia.—Geo. B. Peak, H. G. Evertt. George H. Carr, Dr. D. W. Smouse, Wm. L. Shepard.
Dees business in Iowa, Colorado, South Dakota, Wisconsin and Michigan.

COLONIAL LIFE, Jersey City, N. J.—E. F. C. Young, E. W. Kingsland, W. C. Heppenheimer, Bird W. Spencer, John A. Walker, Henry Lem-

beck, Jos. D. Bedle, W. G. Bumsted, Robert Davis, F. L. Sheppard, G. F. Perkins, Lawr. Fagan, E. P. Meany, Ernest J. Heppenheimer, Dr. John Nevin. E. L. Young, P. F. Wanser, J. E. Hulshizer, William Murray, John Mullins.

Does business in New Jersey, New York and

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Company operates in Ohio only.

Company operates in Ohio only.

COLUMBIAN NATIONAL, Boston, Mass.—
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David H. Carroll, Arthur E. Childs, Henry D.
Cooper, George W. Crawford, Charles V. Fornes,
Thomas J. Gargan, Henry Heide, N. W. Jordan,
Percy Parker, Alexander S. Paton, Gardner Perry,
Edward A. Presbrey, Alfred Rodman, John S.
Sculley, Francis P. Sears, Frank C. Travers,
Thomas M. Turner, Winslow Warren, Frederick
N. Wier, Wm. B. Woodbridge, Charles F. Borden,
Alfred Clark, John J. Mitchell, Phineas W.
Sprague, James R. Wood, Louis F. Swift, Edward
P. Chapin, Geo. W. Bright, A. B. Daniels, Geo.
T. Dewey, Arthur W. Eaton, R. M. Hotaling, John
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Durand, John V. Farwell, Jr., H. A. Haugan.
Company operates in Maryland, Massachusetts,
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CONNECITCUT GENERAL, Hartford, Conn.
—Chas. A. Goodwin, W. M. Storrs, R. W. Huntington, Jr., P. H. Woodward, J. B. Talcott, Theodore Lyman, Henry E. Taintor, Henry S. Robinson, Chas. P. Cooley.

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CONNECTICUT MUTUAL, Hartford, Conn.—
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Charles E. Chase, Herbert H. White, Lucius F.
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The company operates in California, Connecticut, Delaware, District of Columbia, Georgia. Illinois, Indiana, Iowa, Kansas, Kentucky, Maine,
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CONSERVATIVE LIFE INS. CO., Los Angeles, Cal.—Fred H. Rindge, J. R. Haynes, Wilbur S. Tupper, H. G. Brainerd, Geo. I. Cochran, Joseph H. Clark, W. W. Beckett.
Operates in Arizona, California, Colorado, Wyoming, Nebraska, Texas, Utah, Wisconsin, Washington, Oregon and New Mexico.

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DES MOINES LIFE, Des Moines, Ia.—W. A. Harbach, F. E. Watkins, C. E. Rawson, L. C. Rawson, W. E. Hamilton, Wm. Foster, C. A. Rawson, Dr. Chas. Woodhull Eaton, Homer A. Miller, R. M. Merritt, S. T. Meservey, J. B. But-

The company operates in Colorado, Illinois, Iowa, Kansas, Minnesota, Missouri, Nebraska, Utah,

Wisconsin, Oklahoma, Idaho, Indiana, West Virginia, South Dakota, Washington, Michigan, Indiana.

EASTERN LIFE INSURANCE CO., Washington, N. C.—T. J. Hackney, D. T. Tayloe, R. H. Wright, A. M. Dumay, N. S. Fulford, Geo. T. Leach, M. H. White, S. C. Bragaw, H. Susman, Ashly Horne.

Company operates in North Carolina and is pre-paring to enter South Carolina.

EQUITABLE, Des Moines, Ia.—Trustees: Fred. M. Hubbell Fullerton, F. C. Hubbell, Cyrus Kirk, Homer A. Miller, J. C. Cummins, H. D. Thomp-

The company is authorized to transact business in Iowa, Illinois, Indiana, Ohio, South Dakota, Minnesota, Missouri, Kansas, Nebraska, Pennsylvania, Washington and Michigan.

EQUITABLE, New York.—Louis Fitzgerald, James J. Hill, Henry C. Frick, Alfred G. Vanderbut, Henry C. Deming, John Jacob Astor, Wm. A. Wheelock, M. Hartley Dodge, H. M. Alexander, Chauncey M. Depew, Cornelius N. Blias, Thos. D. Jordan, Charles S. Smith, John Sloane, Levi P. Morton, Gage E. Tarbell, Marvin Hughitt, George J. Gould, Samuel M. Inman, Sir W. C. Van Horne, Chas. B. Alexander, Edward W. Lambert, John J. McCook, Wm. Alexander, James H. Hyde, T. Jefferson Coolidge, John A. Stewart, Jacob H. Schiff, Wm. A. Tower, Melville E. Ingalls, James B. Forgan, David H. Moffatt, T. De Witt Cuyler, Joseph T. Low, James W. Alexander, August Belmont, Thos. T. Eckert, Robert T. Lincoln, Bradish Johnson, Brayton Ives, Sidney D. Ripley, J. F. de Navarro, A. J. Cassatt, George H. Squire, Geo. T. Wilson, D. O. Mills, H. C. Haarstick, C. Ledyard Blair, V. P. Snyder, E. H. Harriman, Wm. H. Baldwin, Jr., Wm. H. McIntyre.

The company operates in all the States and Territories of the United States and in nearly all the civilized countries of the world.

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FEDERAL LIFE, Chicago, III.—Isaac Miller Hamilton, J. C. Denison, Charles A. Atkinson, H. W. Norton, George Fabyan, William Kaspar, C. S. Crary, M. A. Donohue, F. P. Morris, B. O. Smith Fred W. Norwood, John W. Wegner, Daniel B. Ainger, John L. Hamilton, R. B. Fort, J. C. Gleason, W. H. Snyder, Wm. Moore, ... J. Beatty, Tunis Young, George M. Bard, R. P. Marks, R. M. Wilbur, Joseph P. Mahoney, C. C. Williams, Wm. L. Rohrer, B. L. Evans, Oliver L. Brown, Seymour H. Levy, F. L. B. Jenney. Operates in Colorado, Illinois, Michigan, Ohio, Indiana and Wisconsin.

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The company operates in all the States with the exception of Alaska, Arizona, Hawaii, Montana, Nevada, New Mexico, Porto Rico, Wyoming, Cuba and Philippine Islands.

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Fleitmann, Albert F. D'Oench, Hugo Schumann, Heinrich Rose, Carl Goepel, Carl Kloenne, Juliu A. Stursberg, Wm. Stewart Tod.

The company operates in Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana Iowa, Kansas, Kentucky, Louisiana, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New Mexico, New York, North Carolina, Ohio, Pennsylvania, South Dakota, North Dakota, Tennessee, Texas, Utah, Virginia, West Virginia, Washington, Wisconsin, Wyoming, Massachusetts Oregon, South Carolina, Mexico, Hawaii and Europe.

GERMAN MUTUAL, St. Louis, Mo.—Trustees: F. W. Biebinger, Dr. E. F. Hauck, R. H. Folkerius, Nicholas Guerdan, Dr. Hugo Kinner, Hugo Muench, Chris. A. Stifel, Caspar Stolle, Chas. J. Doerr, Edwin H. Conrades, Anthony J. Nulsen. Wm. C. Uhri, Otto J. Wilhelm, Edwin J. Meyer. L. E. Walther, H. Morell.

The company operates in Missouri only.

GUARANTY MUTUAL LIFE INSURANCE CO., Davenport, Ia.—August E. Steffen, James F. Casey, L. J. Dougherty, Otto Eckhardt. Operates in Iowa only.

HARTFORD LIFE, Hartford, Conn.—Andrew Gordon, Hon. Lewis Sperry, James H. Knight. E. C. Hilliard, Lewis E. Gordon, Hon. Arthur F. Eggleston, Hon. George E. Keeney, R. B. Parker, R. G. Keeney, E. C. Linn, Charles H. Bacall. Operates in Alabama, Arkanasa, Colorado, Conecticut, Delaware, Georgia, Illinois, Indiana. Iowa, Kansas, Michigan, Minnesota, Missouri. Nebraska, New Jersey, New York, North Carolina. Nebraska, New Jersey, New York, South Carolina. Tennessee, Texas, Utah, Virginia, West Virginia, Wyoming and Mississippi.

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H. Messenger, J. Warren Greene, Henry E. Pierrepont, Lemuel H. Arnold, Thos. T. Barr, Geo. E.
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Gladwin, John E. Borne, John S. Frothingham,
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The company operates in all States and Territories, with the exception of Alaska, Arizoua,
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ILLINOIS LIFE, Chicago, Ill.—Ralph E. Pratt, Oswald J. Arnold, James W. Stevens, Orr Sang. Clarence E. Moore, John A. Gauger, Caesar Samuels, Thomas B. Ackers, Alonzo Wygant, Miton J. Palmer, Joseph E. Otis, Walter H. Wilson, Raymond W. Stevens, John R. Mitchell, Theo. K. Long.

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A. A. Barnes, Joseph C. Schaf, John B. Cockrum,
Geo. — rown, J. S. Holiday, Wm. Fortune, E. I.
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Fletcher E. Marsh, Judge John C. Nelson, John
R. Johnson, Frederick Bimel, Capt. Marland R.
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L. Beck, James P. Goodrich, Chas. M. Crawford,
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The company operates in Indiana, Kentucky,

The company operates in Indiana, Kentucky, Missouri and Pennsylvania.

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French, Henry Burkhold, Wm. G. Hill, O. H. L. Wernicke, Wm. Wallace Burch, Wm. H. Boeh, Wm. Scully, Sr., W. B. Carpenter, Dr. S. A. Hawes, Wm. Scully, Jr., C. P. Cole, Edwin McFarland.

Operates in Ohio and Kentucky.

JOHN HANCOCK MUTUAL, Boston, Mass.—Chas. A. Campbell, Edwin B. Holmes, Arnold A. Rand, S. H. Rhodes, Wm. S. Smith, Chas. E. Lauriat, Albert H. Higgins, John Carr, Roland O. Lamb, H. O. Houghton, Thomas F. Temple, Wm. O. Blaney.

The company operates in Massachusetts, Rhode Island, Connecticut, New York, Pennsylvania, Indiana, West Virginia, District of Columbia, Minnesota, New Jersey, Maryland, Ohio, Illinois, Missouri and Michigan.

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LIBERAL LIFE, Anderson, Ind.—Hon. John H. Terhune, Robert P. Grimes, Geo. W. Shreeve, M. V. Hunt, Hon. W. A. Kittinger, Robert F. Schenck, Daniel Goehler, S. L. VanPetten, T. J. Nichol, James Wellington, Carroll K. McCullough. Company operates in Indiana only.

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The company operates in Virginia, West Virginia, District of Columbia, Indiana, North Carolina. South Carolina and Louisiana.

MANHATTAN, New York.—Henry B. Stokes, Olin G. Walbridge, W. B. Lane, M. D., E. A. Walton, George W. Quintard, Artemus H. Holmes, Emil F. Del Bondio, Edward H. Schell, Simeon Ford, Simeon J. Drake, Eugene Van Schaick, A. P. W. Kinnan, James Stokes, Jacob L. Halsey, N. F. Palmer, Spencer H. Smith, Joseph Bird, John Landers, Walter C. Stokes, Cornelius D. Wood, George H. McLean, Benjamin Griffen, David H. Rowland, Andrew Mills, Alfred B. Maclay, Benjamin F. Tracy, Edward V. Z. Lane, Benjamin Perkins, Edward S. Rapallo, Robert M. Gallaway, Alfred Skitt, Z. T. Emery M. D., John Sherman Hoyt, Albert C. Bostwick, G. W. McGarrah, E. S. Schenck.

Garrah, E. S. Schenck.
The company operates in Alabama, Arizona, California, Colorado, Delaware, District of Columbia, Idaho, Illinois, Georgia, Indiana, Indian Territory, Iowa, Kentucky, Maine, Maryand, Massachusetta, Nichigan, Minnesota, Missouri, Nebraska, Nevada, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, Texas, Utah, Vermont. Virginia, Washington, West Virginia, Wisconsin, Tennessee and Hawaiian Islands.

MARYLAND, Baltimore, Md.—Douglas H. Thomas, John Gill, William H. Blackford, James Potter, Geo. C. Jenkins, John A. Whitridge, Eugene Levering, W. C. Bruce, Blanchard Randall. The company operates in District of Columbia, Pennsylvania, Maryland, Virginia, West Virginia, North Carolina, Georgia.

North Carolina, Georgia.

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The company operates in Alabama, Arkansas, California, Connecticut, Colorado, District of Columbia, Georgia, Illinois, Indiana, Kansas, Kencuky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, New York, New Jersey, New Hampshire, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, Tennessee, Texas, Vermont, Virginia, Washington, South Carolina and Wisconsin.

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Ritch.

The company operates in Arkansas, Alabama, California, Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nebraska, New Hampshire, New Jersey, New York, Ohio, Oregon, Pennsylvania, Rhode Island, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin and North Carelina, also in Canada.

Ina, also in Canada.

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Looker, A. F. Moore, Charles A. Kent, Hoyt
Post, A. H. Wilkinson, C. A. Devendorf, Wm. A.
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W. S. Green, L. H. Chamberlin, W. H. Brace,
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M. J. Mooney, J. J. Mooney, Theron F. Giddings,
M. L. Williams, Claud H. Candler.
The company operates in Alabama, Mississippi,
Michigan, Maryland, Georgia, North Carolina,
Ohio, Indiana, West Virginia, Kentucky, Pennsylvania, New Jersey, Tennessee, District of Columbia, Illinoia, Iowa, Colorado, Nebraska, Minnesota, Wisconsin and New York.

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Operates in California, Linnois, Iowa, Kansas, Louisiana, Michigan, Montana, Nebraska, New York, North Dakota, Oregon, Pennsylvania, South Dakota, Texas, Washington, Wisconsin, Minnesota, Missouri, Colorado, Indiana, Indian Territory, Utah, Wyoming.

MISSOURI STATE, St. Louis, Mo.—Edmund P. Melson, W. L. McDonald, C. A. Goodsle, J. C. Roberts, Hon. A. D. Brown, L. S. Parker, J. I. Epstein, A. McRae, C. R. Dudley, M. D., Hon. R. F. Walker, H. B. Wardin, B. R. Burroughs, Thomas H. Wagner.

Operates in Illinois, Indian Territory, Kansas, Louisiana, Missouri, Oklahoma, Texas and Washington, Michigan, Nebraska, Arkansas, Georgia, Tennessee, North Dakota.

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The company operates in all States and Territories of the United States except Philippine Is lands, Louisiana, Arkansas, Mississippi, Hawaii, Porto Rico, Alaska, Arizona and New Mexico.

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C. Von Post, Robert Olyphant, George E. Baker,
Dudley Olcott, Frederic Cromwell, Julien T.
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Robert H. McCurdy, William P. Dixon, Robert A.
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Theodore Morford, William Babcock, Stuyvesant
Fish, Augustus D. Juiliard, Chas. E. Miller, Walter R. Gillette, M. D., George G. Haven, Geo. S.
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The company operates in the United States,
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The company operates only in Maryland.

MUTUAL LIFE, Illinois.—John McLaren, E. C. Brainard, E. B. Blinn, E. L. Hamilton, R. M. Wells, Laverne W. Noyes, J. F. Taylor, T. E. Roberts, H. S. Duncombe, D. S. Pate, Richard

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The company operates in Alabama, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Indiana, Indian Territory, Iowa, Maine, Maryland, Massachusetts, Michigan, Mississippi, Missouri, Nebraska, Nevada, New Jersey, New York, North Dakota, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Texas, Utah, Washington, West Virginia, Wyoming, Canada and other foreign countries. tries.

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Shedd, Charles B. Shedd, Albert M. Johnson,
Stuart Goodrell, Jas. H. Stowell, M. D., Abner
Smith, A. T. Parish, J. C. Harvey, R. W. Bishop,
M. D., Geo. A. Gilbert.

Operates in Alabama, Georgia, Illinois, Indian
Territory, Iowa, Kansas, Minnesota, Missouri,
Nebraska, Oklahoma, Pennsylvania, Tennessee,
Texas, Wisconsin, Michigan, Canada, Washington,
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Idaho, Utah, Arkansas, Kentucky.

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The company operates in Alabama, California, Colorado, Connecticut, Delaware, District of Columbia, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New York, North Carolina, Ohio, Oklahoma, Pennsylvania, Rhode Island, Tennessee, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin and Wyoming.

NEW ENGLAND MUTUAL, Boston, Mass.—Warren Sawyer, Wallace L. Pierce, Alfred D. Foster, Thomas Sherwin, Benj. F. Stevens, Nathaniel J. Rust, Henry Parkman, T. Jeferson Coolidge, Jr., Charles E. Cotting, Gordon Abbott. The company operates in Alabama, California, Colorado, Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Hampshire. New Jersey, New, York, Ohio, Pennsylvania, Rhode Island, South Carolina, West Virginia and Wisconsin.

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The company operates in Maine New Hampshire, Vermont, Massachusetts, Rhode Island, Commeticut, New York, New Jersey, Pennsylvania. Delaware, Maryland, North Carolina, Virginia. West Virginia, Georgia, Kentucky, Tennessee. Ohio, Indiana, Michigan, Illinois, Indian Territory, Wisconsin, Iowa, Minnesota, Kansas. Nebraska, North and South Dakota, New Mexico-Colorado, Wyoming, Texas, Montana, Utah., Idaho, California, Oklahoma, Oregon, Washington and District of Columbia.

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Company operates in Hawaii, China and Japan.

Company operates in Hawaii, China and Japan.

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PENN MUTUAL, Philadelphia, Pa.—Trustees: Ellwood Johnson, Atwood Smith, John H. Watt, N. Parker Shortridge, Richard S. Brock, Robert Dornan, R. Allison Miller, Noah A. Plympton, Frank Markoe, Lincoln K. Passmore, Joseph Bosler, Benjamin Rowland, Aaron Fries, Harry Rogers, Samuel B. Stinson, W. Beaumont Whitney, Tattnall Paulding, James Butterworth, Chas. D. Barney, Robert C. Drayton, Edward T. Stotesbury, Arthur Brock, John B. Morgan, Henry L. Davis, J. Albert Caldwell, Charles S. W. Packard, Joseph G. Darlington.

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The company operates in Alabama, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Ohio, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming, Mississippi, Oklahoma and Canada.

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Operates in Georgia, North Carolina, West Virginia, Virginia and South Carolina.

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The company operates in all the States and Territories except Arizona, Fuprida, Hawaii, Mississippi, Porto Rico, Philippine Islands, Utah, Vermont, West Virgina and Oregon.

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EMPLOYERS AND TEAMSTERS ACCI-DENT COMPANY, 32 Broadway, New York.— Chas. A. Marcher, L. Thomas Singer, Chas. Schenck, A. Joseph Grossman, S. Lewis Simpson.

EMPLOYERS LIABILITY ASSURANCE CORPORATION, LTD, London (United States Branch).—Advisory Board: Samuel Sloan, William Allen Butler, Jr., Gen. Francis V. Greene. Trustees: Frank G. Webster, John Lowell, Wm. D. Mandell. Executive Committee: Henry M. Rogers, William E. Stowe, John B. Thomas.

FEDERAL UNION SURETY COMPANY, Indianapolis, Ind.—Hugh Dougherty, W. A. Guthrie, S. E. Rauh, Henry C. Paul, John F. Wild, Frederic M. Ayers, Wm. H. O'Brien, Hugh J. McGowan, Frank L. Powell, Philip, Matter, Jos. I. Irwin, Newton Jackson. E. M. Johnson, Charles N. Thompson, Wm. J. Henley, Robert A. Brown, T. H. Johnson, Theo. F. Rose, R. K. Dunkerson, Charles Bierhaus, B. E. Parrott.

Company operates in Illinois, Indiana, Michigan, Ohio, Kentucky, Pennsylvania, New York, North Carolina, Arkansas, Missouri, Nebraska, Iowa, Minnesota, Indian Territory.

FIDELITY AND CASUALTY COMPANY, New York.—Wm. P. Dixon, A. B. Hull, Alfred W. Hoyt, G. E. Ide, W. G. Low, J. G. McCullough, W. J. Matheson, Anton A. Raven, Alexander E. Orr, John L. Riker, George F. Seward, Henry E. Pierrenont, W. Emlen Roosevelt.

The company operates in all States and Territories except Alaska, Idaho, Cuba, Philippine Islands and Porto Rico.

FIDELITY AND DEPOSIT COMPANY, Baltimore, Md.—Lloyd Lowndes, Robert Ober, Jos. R. Stonebraker, John H. Wight, George Warfield, James D. Mason, H. Crawford Black, Geo. M. Upshur, M. Gillet Gill, Seymour Mandelbaum, H. B. Platt, Charles E. Fink, H. E. Bosler, Thomas A. Whelan, Wm. A. Dickey, Solomon Frank, Wilbur F. Jackson, Edwin Warfield, Hon. A. P. Gorman, George Blakistone, John Walter Smith, E. Stanley Carey, Frank A. Furst, Van-Lear Black, Clarence W. Watson.

The company operates in all the States and Territories of the United States with the exception of Hawaii, Nevada, West Virginia and the Philippines, also in Great Britain.

FRANKFORT MARINE, ACCIDENT AND PLATE GLASS INSURANCE COMPANY, Frankfort.—United States Trustees: Ernst Thalman, Richard Delafield and Stavyesant Fish. The company operates in Alabama, Arizona, California, Colorado, Delaware, Idaho, Illimois, Indiana, Louisiana, Maryland, Minnesota, Massachusetts, Michigan, Missouri, Mississippi, Montama, Nebraska, New Hampshire, New Jersey, New York, Oregon, Pennsylvania, Rhode Island, Utah, Vermont, Washington, Wisconsin.

GENERAL ACCIDENT ASSURANCE CORPORATION, Perth, Scotland.—United States trustee, Girard Trust Company of Philadelphia.
The company operates in Connecticut, Delaware,
District of Columbia, Illinois, Kansas, Maine,
Maryland, Massachusetts, Michigan, Minnesota,
Missouri, New Hampshire, New Jersey, New
York, Pennsylvania, Rhode Island, Wisconsin,
Great Britain, Belgium and South Africa.

GENERAL ACCIDENT INSURANCE COM-PANY, Philadelphia, Pa.—William S. Muir, J. Paul Haughton, James Haughton, William Muir, John W. Muir.

The company operates in Connecticut, Delaware, Illinois, New Jersey, New York, Ohio, Pennsylvania, West Virginia and Vermont.

GREAT EASTERN CASUALTY AND INGREAT EASTERN CASUALTY AND INDEMNITY COMPANY, New York.—Cornelius
Van Cott, Louis H. Fibel, Louis J. Reckendorfer,
B. J. Ludwig, David L. Phillips, Leop. Stern,
Ernest H. Behrens, Chas. J. Wittenberg, August
Goertz, Oscar E. Ballin.

The company operates in New York, Pennsylvania, Ohio, Michigan, Illinois, Minnesota, Colorado, Missouri, New Jersey, District of Columbia,
Maryland, Maine, Kentucky, Rhode Island, Georgia and Vermont.

GUARANTEE COMPANY OF NORTH AMERICA, Montreal, Can.—Edward Rawlings, president; Hartland S. MacDougall, vice-president; E. S. Clouston, Geo. Hague, Wm. Wainwright, Robert Kerr, E. C. Smith, H. W. Cannon, J. B. Forgan; Robert Kerr, secretary and treas-

J. B. Forgan; Robert Kerr, secretary and treasurer.

The company has local boards of directors in the principal cities of the United States and operates in Alabama, Colorado, Connecticut, Delaware, Florida, Georgia, Illinois, Iowa. Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Nebraska, New Hampahire New Jersey, New York, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, Wisconsin and in Canada and England.

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY, Hartford, Conn.—F. B. Allen, Frank W. Chenev Chas. M. Beach, L. B. Brainerd, M. B. Brainerd, Hon. Francis B. Cooley, Geo. Burnham, Hon. Nathaniel Shipman, C. C. Kimball, Philip Corbin, George A. Fairfield, J. B. Pierce, Atwood Collins, Lucius F. Robinson, J. O. Enders.

The company operates in all States and Territories of the United States with the exception of Alaska, Hawaii, Idaho, Indian Territory, Nevada, New Mexico, Porto Rico, Wyoming, Cuba, the Philippine Islands and Canada.

INDIANA AND OHIO LIVE STOCK IN-SURANCE COMPANY, Crawfordsville, Ind.— A. F. Ramsey, president; P. C. Somerville, vice-president; T. N. Lucas, second vice-president; Zack Mahorney, secretary; D. W. Rountree, treas-urer; H. C. Naylor, general manager. The company operates in Indiana, Illinois and Ohio.

Ohio.

INDUSTRIAL TRUST, TITLE AND SAINGS COMPANY of Philadelphia, Pa.—John G. Carruth, James Pollock, Peter Woll, Jr., Thomas S. Gay, Alexander M. Fox, Joseoh H. Bromley, James E. Mitchell, Wm. C. Williamson, Wm. A. Dillan, Thos. H. Wilson, E. Louis Metger, Joseph T. Pearson, John Dickey, Jr., H. B. Luffberry.

INTEGRITY TITLE INSURANCE, TRUST AND SAFE DEPOSIT COMPANY, Philadelphia, Pa.—Jacob Rech, Frederick A. Poth, Philip Doerr, Frederick Orlemann, Chas. G. Berlinger, Thomas Y. England, Philip Spacter, George Kessler, Charles Mahler, William H. Rookstool, Albert Hellwig, John G. Vogler, John Greenwood, Prederick Gaeckler, George Nass, C. J. Preisendanz, Henry Haeuser, William Roesch, Bernard Ernst, Daniel W. Grafty.

KENTUCKY TITLE COMPANY, Louisville, Ky.—Gilmer S. Adams, Thomas W. Bullitt, J. E. Caldwell, R. T. Durrett, Basil Doerhoefer, W. C. Priest, Embry L. Swearingen.

LAWYERS MORTGAGE COMPANY, New York.—Edwin W. Coggeshall, Joseph S. Auerbach, Clarence Cary, Chas. S. Fairchild, Henry E. Howland, James H. Hyde, John T. Lockman, Henry Morganthau, David B. Ogden, O. E. Schmidt, George H. Squire, George L. Rives, Wm. M. McIntyre, Cecil C. Evers, Richard M. Hurd, Henry Rogers Winthrop, Robert A. Grannis, Alvin W. Krech, Emory McClintock, W. W. Richards.

LAWYERS TITLE & GUARANTY INSUR-ANCE COMPANY, Washington, D. C.—Michael J. Colbert, H. R. Howenstein, Arthur G. Bishop, Geo. E. Hamilton, John F. Donohoe, Joseph N. Saunders, J. A. Maedel, E. L. Schmidt, George M. Emmerich.

LAWYERS TITLE INSURANCE COMPANY, New York.—Edwin W. Coggeshall, John
M. Bowers, Wm. P. Dixon, Henry E. Howland,
J. Frederic Kernochan, Franklin B. Lord, John T.
Lockman, J. Lawrence Marcellus, David B. Ogden,
Dumont Clark, James M. Varnum, John Webber,
Jas. Stillman, Henry Morganthau, Frederic de
P. Foster, James H. Hyde, J. Harsen Rhoades,
George H. Squire, Thomas D. Jordan, Wm. H.
McIntyre, John Arbuckle, Chas. E. Miller, Louis
V. Bright, Julian D. Fairchild.
Operates in New York State only.

LINCOLN TRUST COMPANY, St. Louis, Mo.—L. R. Blackmer, Chas. R. Black, E. H. Corfin, Geo. F. Durant, Geo. W. Lubke, A. O. Rule, J. H. Aug. Meyer, J. Wagoner, James P. Dawson, Thos. Wright, A. A. B. Woerheide, Wm. Duncan, Ben. Eiseman, C. Marquard Forster, Charles Hamilton, John C. Roberts, W. B. Wells, E. S. Baker, Geo. E. W. Luchrmann, Henry Ittleson, Thos. H. Wagner.

LLOYDS PLATE GLASS INSURANCE COMPANY, New York.—Wm. T. Woods, John H. Seed, George H. Prentiss, George M. Olcott, Sturgis Coffin, Wm. D. Chase, Wm. A. Nash, Fred'k A. Guild, Henry B. Hall, Wilbur L. Molyneaux, Ralph Oakley, Alfred B. Hall, Robert B. Woodward

neaux, Raiph Oakley, Alfred B. Hall, Robert B. Woodward.

The company operates in the United States with the exception of Alabama, Alaska, Arizona, Hawaii, Idaho, Maryland, Nevada, Porto Rico, Cuba, Philippine Islands and Virginia, and also in Canada.

LONDON GUARANTEE AND ACCIDENT COMPANY LIMITED, London, Eng.—Trustees for the United States: J. Crosby Brown, New York; Erskine M. Phelpa, Orson Smith and Frank O. Lowden, Chicago.

The company operates in Alabama, California Colorado, Connecticut, Florida, Georgia, Illinoia, Indiana, Iowa, Louisiana, Maine, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Nersaka, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, South Carolina, Texas, Vermont, Wyoming and Wisconsin.

MARYLAND CASUALTY COMPANY, Baltimore, Md.—George B. Baker, Daniel E. Conklin, William J. Donnelly, Emanuel Greenbaum, Jackson C. Gott, W. H. Gorman, Louis K. Gutman, J. W. Middendorf, Seymour Mandelbaum, Aubrey Pearre, Geo. A. Pope, Simon Rosenberg, Ernest Schmeisser, J. Walter Smith, John T. Stone, Chas. J. Taylor, J. Skelton Williams, George R. Webb, Wm. P. Harvey, Murray Vandiver, Thomas A. Sellman, Alfred E. Booth, John Hubner, James L. Sellman.

Sellman.

The comparity operates in Alabama, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Indian Territory, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia and Wisconsin, also Canada.

MASSACHUSETTS TITLE INSURANCE COMPANY, Boston, Mass.—Wm. H. Cundy, John C. Haynes, Alonzo N. Burbank, Wm. Trautwine, Frederick F. Baldwin (secretary and treasurer), Joseph L. Drew, Chas. Matlack, Charles S. Skinner, Walter H. Baldwin.
The company operates chiefly in Massachusetts, rarely in other New England States.

MERCANTILE TRUST COMPANY, St. Louis.

-Lorenzo E. Anderson, Geo. Warren Brown,
James W. Bell, Paul Brown, James G. Butler,
James Campbell, Gustave Cramer, L. D. Dozier,
C. F. Gauss, Henry Griesedieck, Jr., Emerson MeMillin, C. H. McMillan, Wm. Maffitt, Geo. D.
Markham, Dan C. Nugent, Harry Scullin, Corwin
H. Spencer, Joseph Spiegelbalter, John S. Sullivan,
Festus J. Wade, D. D. Walker, George W. Wilson,
David Eiseman, W. J. Kinsello.

METROPOLITAN ACCIDENT COMPANY OF MINNESOTA, St. Paul, Minn.—John Gor-man, Thomas P. Swan, James Drummond, Arthur J. Stobbart, Fred A. Defiel, Frank Curran, Walter Nelson, John H. Downey, W. I. Gray.

METROPOLITAN PLATE GLASS AND CAS-UALTY INSURANCE COMPANY, New York.— John B. Duncklee, Daniel D. Whitney, Clement Lockitt, Cyrus B. Davenport, George G. Reynolds, William H. Joost, C. R. Porterfield, Alfred C. Barnes, Theo. E. Smith, Issac H. Cary, Peter Wyckoff, Russell R. Cornell, Eugene H. Winslow, Julian D. Fairchild, James McGovern. The company operates in all the States except Alaska, Arizona, Florida, Hawaii, Idaho, Nevada, Porto Rico, Virginia, Wyoming, Cuba and the Philippines.

MINERS ACCIDENT INSURANCE CO., Glean Jean, W. Va.—A. G. Harman, George Wolf, George P. Daniels, C. B. Lee, R. L. Walker.

MINNESOTA TITLE INSURANCE & TRUST COMPANY, Minneapolis, Minn.—H. A. Barnes, R. R. Henderson, L. E. Joy, J. U. Barnes, W. S. Jenkins, Wallace Campbell, N. M. Barnes, W. A. Hotchkiss, B. F. Piatt.

MISSISSIPPI VALLEY TRUST COMPANY, St. Louis, Mo.—Charles Clark, Harrison I. Drummond, August B. Ewing, August Gehner, George H. Goddard, S. E. Hoffman, Breckinridge Jones, William F. Nolker, William D. Orthwein, Julius S. Walsh, Rolla Wells, David R. Francis, H. C. Pierce, Charles H. Huttig, Joseph Ramsey Jr., Moses Rumsey, Murray Carleton, John Davis, James E. Brock, R. H. Stockton.

The company operates in Missouri.

MISSOURI TRUST COMPANY, St. Louis, Mo.—John W. Harrison, R. M. Scruggs, Wm. Bagnell, Geo. H. Augustine, Geo. T. Cram, Jas. L. LaPrelle, Henry W. Peters, James F. Coyle, L. S. Parker, John E. Franklin, Henry M. Meier, Dr. Pinckney French, M. E. Hogan, Joseph W. Moon, Aug. Schlafly, William Eliott Smith, Jesse French, Julius C. Birge, Jos. L. Hanley, A. P. Ghio, W. A. J. Sparks, P. M. Johnston, Lon. V. Stephens, Jos. M. Nelson, Jr., Frank Wyman.

MOUNTAIN STATE ACCIDENT ASSOCIATION, Charleston, W. Va.—Peter Silman, D. W. Patterson, J. W. Scherr, J. W. Paul, John Davidson and William Jones.

Operates in West Virginia only.

MUTUAL BOILER INSURANCE COM-PANY, Boston, Mass.—Edward Atkinson, George W. Wheelwright, Chas. F. Fairbanks, J. W. Far-well, A. B. Silsbee, Harcourt Amory, James S. Murphy, John C. Cobb, Homer B. Richardson, S. G. Wells, A. G. Pierce, Jr., A. P. Loring, M. B. Mason, A. P. Sharp. Operates in Maine, Massachusetts, New Hamp-shire, New Jersey, New York, Ohio, Pennnsylvanis. Rhode Island and Vermont.

MUTUAL PLATE GLASS INSURANCE ASSOCIATION, Shelby, O.—W. A. Shaw, Henry Wentz, Erastus S. Close, H. W. Hilderbeant, H. M. Dick, Geo. Waite.

NATIONAL SURETY COMPANY, New York.
—S. Reading Bertron, Jas. A. Blair, Anthony N.
Brady, A. B. Chandler, B. P. Cheney, Chauncey
M. Depew, Marshall S. Driggs, E. S. French, Thos.

F. Goodrich, George J. Gould, Edwin Gould, John R. Hegeman, A. B. Hepburn, Wm. B. Hornblower, H. E. Huntington, John G. Jenkins, John A. McCall, Ballard McCall, Albert McClave, James McMahon, Emerson McMillin, Percy T. Morgan, Wilhelmus Mynderse, Richard Olney, Henry L. Shippy, Samuel R. Shipley, J. Edward Simmons, Samuel Sloan, Jr., George G. Ward, Leslie D. Ward, R. T. Wilson, F. I. Brown, Silas W. Driggs, William J. Griffin, W. W. Goodrich, William B. Joyce.

The company operates in all the States and Territories of the United States except Delaware, Montama, Utah, West Virginia, Wyoming and the Philippines.

NEBRASKA MUTUAL BOND COMPANY, Omaha, Neb.—A. A. Altschuler, J. C. Dahlman, G. V. Green, J. H. Bexten, W. B. Backus. Company's business is local.

Company's business is local.

NEW AMSTERDAM CASUALTY COMPANY, New York City.—Chas. P. Armstrong, Wm.
F. Armstrong, Jules S. Bache, William Barbour,
M. M. Belding, Jr., Lucius A. Cole, W. F. Moore,
Gen. J. Frederick Pierson, W. R. Potts, E. H.
Wells, D. S. Ramsay, Joseph D. Redding, E. F.
Woods, Henry S. Manning, Robert H. Martin,
George C. Pratt, J. B. Clews, George E. Taylor.
The company operates in Arkansas, California,
Connegticut, Delaware, Illinois, Iowa, Kansas,
Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, New Hampshire, New Jersey, New York, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee,
Vermont, Wasnington and Wisconsin.

NEW JERSEY PLATE GLASS INSURANCE COMPANY, Newark, N. J.—J. Fitzpatrick, New York; S. C. Hoagland, Wm. N. Williams, Newark; H. C. Hedden, Orange, N. J.; V. E. H. Hoagland, Denver, Col.; I. P. Hoagland, Newark; B. G. Hager, Philadelphia; Willis H. Milla, Thos. W. Dawson, Newark: F. H. Goble.

The company operates in Colorado, Connecticut, District of Columbia, Illinois, Indian Territory, Iowa, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nebraska, New Jersey, New York, Ohio, Oklahoma, Pennsylvania, Rhode Island, Tennessee, Utah, West Virginia and Wisconsin.

NEW YORK PLATE GLASS INSURANCE COMPANY, New York.—Edward Ashforth, Leopold S. Bache, Daniel Birdsall, J. Romaine Brown, William H. Chase, Edwin A. Cruikshank, Max Danziger, F. G. Hallett, A. L. Hanscom, Elijah R. Kennedy, Alfred E, Marling, F. G. Potter, Alfred L. White, Major A. White, Frederick Winant, Wm. H. Young, J. Edgar Leaycraft. The company operates in Canada and in all the States and Territories of the United States except Alaska, Florida, Nevada, New Hampshire, Porto Rico, South Carolina, South Dakota, Wyoming, Cuba and the Philippines.

NORRISTOWN TRUST COMPANY, Norristown, Pa.—John W. Loch, Ashley P. Hunter, Henry M. Tracy, N. H. Larzelere, Horace C. Coleman, J. A. Strassberger, Silas Jones, Isaac W. Smith, John Walton, J. P. Hale Jenkins, Hugh M'Innes, Montgomery Evans, Horace C. Jones, Amon W. Geiger, Jacob B. Hillegass, F. G. Hobson, E. P. Gresh, Joseph W. Hunter, Henry C. Biddle. son, E. Biddle.

Company operates in Montgomery County, Pa.

NORTH AMERICAN ACCIDENT INSURANCE COMPANY, Chicago, Ill.—M. B. Pickett, E. C. Waller, A. E. Forrest, F. G. Mason, F. J. Forrest, R. F. Clinch, D. W. Merriam.

The company operates in California, Colorado, District of Columbia, Georgia, Illinois, Michigan, Minnesota, Missouri, New York, Ohio, Pennsylvania, Texas, Utah, Washington, West Virginia, Vermont, Wisconsin, New Jersey and Iowa.

NORTH JERSEY TITLE GUARANTEE COM-PANY, Hackensack, N. J.—William M. Johnson, David St. John, E. D. Easton, F. B. Plympton, William McKenzie, David A. Pell, George W. Conklin, Abram DeRonde, M. E. Clarendon, How-ard D. Terhune, John J. Phelps, C. E. Brecken-ridge, Issac D. Bogert, E. J. Turner, Hiram Bellis, Samuel Taylor.

NORTHERN TRUST COMPANY, Fargo, N. D. —T. F. Marshall, Ed. Pierce, George H. Hollister, P. H. Rourke, Jas. K. Banks, B. G. Tenneson, E. C. Cooper, G. B. Healy, I. N. Wear.

OCEAN ACCIDENT AND GUARANTEE CORPORATION (LIMITED), New York office, \$50 Broadway:—Trustees: John Crosby Brown, Charles D. Dickey.

The company operates in all the States and Territories of the United States except Alaska, Arizona, Delaware, Florida, Hawaii, Idaho, Nevada, New Hampshire, Porto Rico, Vermont, Cuba and the Philippines.

PACIFIC COAST CASUALTY COMPANY, San Francisco.—Henry E. Bothin, A. Borel, Edward L. Brayton, J. C. Coleman, F. P. Deering, E. F. Green, I. W. Hellman, Jr., William M. Pierson, Henry Rosenfeld and A. A. Son.

PACIFIC MUTUAL LIFE INSURANCE COMPANY, San Francisco, Cal.—Henry J. Crocker, W. H. Crocker, Henry T. Scott, James Carolan, D. W. Earl, William R. Sherwood, W. R. Cluness, George A. Moore, Hugh M. LaRue, George W. Scott, James Irvine, Chas. N. Fox, M. R. Higgins, Wakefield Baker, P. N. Lilienthal. The company operates in Alabama, Arkansas, Arizona, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Michigan, Minnesota, Missouri, Montana, Nebraska, Nevada, New Mexico, Ohio, Oregon, Pennsylvania, Tennessee, Texas, Utah, Washington, West Virginia, Wisconsin, Wyoming, Georgia, New Jersey, New York, District of Columbia, Indian Territory, North Carolina, Oklahoma, South Carolina, Vermont and Alabama.

PACIFIC SURETY COMPANY, San Francisco, Cal.—George C. Perkins, John Bermingham, James Mofint, H. S. Crocker, Wallace Everson, A. P. Redding, F. P. Deering, W. H. Crocker, V. J. A. Rey, H. L. Davis, John W. Phillips. The company operates in Arizona, California, Colorado, Connecticut, Georgia, Hawaii, Illinois, Massachusetts, Michigan, Minnesota, Missouri, Ohio, Oregon, Pennsylvania, Washington and Wisconsin.

PATENT TITLE AND GUARANTEE COM-PANY, INC., 150 Broadway, New York.—Henry A. Parr, Harry Keene, Hon. John Fox, Stilson Hutchins, I. Katzenberger, Max Elsas, P. B. Mc-Laran, Eugene Van Schaick, John M. Billups, Jr., Gardiner W. Kimball.

PENINSULAR INDUSTRIAL INSURANCE COMPANY, Jacksonville, Fla.—M. B. Johnson, O. S. Allbriton, B. C. Johnson, E. T. Johnson. Operates in Florida only.

PENNSYLVANIA CASUALTY COMPANY, Scranton, Pa.—Thomas R. Brooks, A. C. Fuller, John L. Kemmerer, E. P. Kingsbury, C. P. Matchews, Thomas M. Righter, W. W. Watson, W. B. Whitney, J. S. Wentz, Joseph J. Jermyn, Thomas E. Jones, W. F. Hallstead, J. W. Hollenback, O. S. Johnson, James G. Shepherd, Everett Warren, L. A. Waters, E. H. Lawall, M. G. Nichols

Warren, L. A. Waters, Z. L. Michols.

The company operates in Alabama, Georgia, Michigan, North Carolina, Pennsylvania, Rhode Island, South Carolina, West Virginia, Vermont, California, District of Columbia, Louisiana, Ohio, Tennessee, Washington, West Virginia, New Hampshire, Tennessee, Louisiana, Ohio, California, Washington and New Jersey.

PEOPLES HEALTH AND ACCIDENT COM-PANY, Norton, Va.—M. L. Stallard, W. Terry Bowling, W. B. Ford, W. S. King, W. G. Painter.

PHILADELPHIA CASUALTY COMPANY, Philadelphia, Pa.—L. H. Fouse, Charles A. Daniel, J. P. Hale Jenkins, John G. Carruth, Howard M. Van Coust, George W. Kendrick, Jr., Clarence Ml. Brown, A. P. Flint, David Masters, John M. Boggs, George W. Roydhouse.

The company operates in Delaware, District of Columbia, Connecticut, Illinois, Louisiana, Maryland, Missouri, New Hampshire, New Jersey, New York, Massachusetts, Ohio, Pennsylvania, Rhode Island, Wisconsin, Vermont and West Virginia.

PITTSBURG SURETY COMPANY, Pittsburg, Pa.—George I. Whitney, W. J. Crawford, George A. Chalfant, Theo. Sproull, Jno. B. Hunter.

POTTER TITLE INSURANCE TRUST COM-PANY, Pittsburg, Pa.—John E. Potter, J. M. Freeman, C. M. Johnston, J. Kelly Cochran, Stephen Stone, George A. Marr, C. C. Henderson, C. C. Smith, Thomas P. Jones.

PREFERRED ACCIDENT INSURANCE COMPANY, New York.—Allen S. Apgar, Kimball C. Atwood, L. H. Biglow, Hon. John L. Childa, Henry L. Coe, Phineas C. Lounsbury, David M. Morrison, Sylvester G. Whiton, George W. Sill, Charles D. Spencer, Gilbert H. Johnson, Henry N. Whitney, Timothy L. Wood-

The company operates in Great Britain and in all States and Territories of the United States, except Alaska, Arizona, Arkansas, Indian Territory, Nevada, New Mexico, North Dakota, Porto Rico, South Dakota, Virginia, Cuba and the Philippines.

REAL ESTATE TITLE INSURANCE AND TRUST COMPANY, Philadelphia, Pa.—Joseph L. Caven, S. Kingston McCay, Samuel T. Freeman, Wm. H. Shelmerdine, Robert N. Carson, Howard A. Stevenson, Pierce Archer, Alfred Moore, Holstein De Haven, Wm. B. Irvine, Lewis S. Renshaw, Emil Rosenberger, Joseph T. Jackson, Charles W. Welsh, Thomas M. Montgomery.

REAL ESTATE TITLE INSURANCE COM-PANY OF THE DISTRICT OF COLUMBIA, Washington, D. C.—John Taylor Arms, James J. Becker, Charles J. Beil, Geo. W. Brown, W. Riley Deeble, William J. Flather, Geo. E. Fleming, Geo. Howard, Wm. D. Hoover, Wm. E. Edmonston, David Moore, Clarence B. Rheem, Charles P. Stone, Ward Thorn, Leon Tobriner. Company operates in District of Columbia only.

SIOUX FALLS ABSTRACT COMPANY, Sioux Falls, S. D.-H. M. Avery, F. R. Hyde, L.

A. Avery.

A Avery.

SOUTH JERSEY TITLE AND FINANCE COMPANY, Atlantic City, N. J.—Geo. F. Currie, Lewis Evans, Warren Somers, Joseph Thompson, Isaac Bacharach, Levi C. Albertson, I. G. Adams, John C. Anderson, Eli H. Chandler, Emil J. Petrof, County Clerk Lewis P. Scott, George A. Bourgeois, Daniel W. Myers, J. Leonard Baier, Charles E. Schroeder, Clifton C. Shinn, William Riddle, M. A. Devine, Louis Kuehnle, John J. White, J. H. Mason, Sr., Clarence M. Busch, Charles C. Babcock, John L. Kelly, John C. Reed, Harry S. Scull, A. M. Jordan, Joseph A. McNamee, Harry Bacharach, Harry Wooton, William B. Loudenslager. Loudenslager.

STANDARD LIFE AND ACCIDENT IN-SURANCE COMPANY, Detroit, Mich.—D. M. Ferry, M. W. O'Brien, William C. Maybury, J. T. Keena, Simon J. Murphy, George H. Hopkins, William A. Moore, E. A. Leonard, Charles Stinch-field, R. W. Gillet, A. W. Wright, W. R. Burt, Erra Rust, Charles H. Hackley, E. M. Fowler, F. F. Palms, Lem W. Bowen, George H. Russell, Dwight Cutler. The company operates in all States except Alaska, Porto Rico, Cuba, Philippine Islands.

STATE SECURITY LIFE AND ACCIDENT COMPANY, Concord, N. H.—Lyman Jackman, Charles L. Jackman, Fred W. Cheney, Henry McFarland, Josiah E. Fernald, John F. Jones, Hon. Jacob H. Gallinger, Hon. Henry O. Kent, Col. Rufus N. Elwell, Almon G. Harris, Eben M. Willis, Fred L. Dole, Thos. M. Lang, F. T. Jackman

Operates in New Hampshire only.

ST. LOUIS UNION TRUST COMPANY St. Louis, Mo.—Wm. K. Bixby, John L. Boland, Adolphus Busch, Daniel Catlin, John T. Davis, Howard Elliott, S. W. Fordyce, John Fowler, B. B. Graham, Wm. E. Guy, D. M. Houser, Robert McK. Jones, Edward Mallinckrodt, R. S. Brookings, Thos. H. McKittrick, Charles D. McLure, L. M. Rumsey, John A. Scudder, John Scullin, E. C. Simmons, E. O. Stanard, Wm. Taussig, Thomas H. West, Edwards Whitaker, B. F. Yoakum.

TITLE AND GUARANTEE COMPANY. Rochester, N. Y.—Hon. Frederick Cook, Frank S. Upton, Eugene H. Satterlee, Wm. N. Cogswell, Alex. M. Lindsay, Albrecht Vogt, Jacob Gerling, H. Franklin Atwood, E. S. Ettenheimer, W. B. Farnham, Josiah Anstice, E. Frank Brewster. Company operates in New York only.

TITLE GUARANTEE & TRUST COMPANY, New York.—John Jacob Astor, Edward T. Bedford, Frank Bailey, Charles S. Brown, Julien T. Davies, Wm. J. Easton, Charles R. Henderson, Benjamin D. Hicks, John D. Hicks, Wm. M. Ingraham, Augustus D. Juilliard, Martin Joost, Clarence H. Kelsey, John S. Kennedy, Woodbury Langdon, James D. Lynch, Wm. J. Matheson, Charles Matlack, Wm. H. Nichols, James H. Oliphant, Robert Olyphant, Alexander E. Orr, Charles A. Peabody, Frederick Potter, Charles Richardson, Elihu Root, Sanford H. Steele, Ellis D. Williams, George G. Williams, Louis Windmuller.

TITLE GUARANTEE AND TRUST COMPANY, Scranton, Pa.—O. S. Johnson, William F.
Hallstead, Henry A. Knapp, Joseph O'Brien, T. J.
Foster, Thomas H. Watkins, John Welles Hollenback, Andrew H. McClintock, Everett Warren,
Thomas E. Jones, Abram Nesbitt, E. P. Kingsbury,
August Robinson, George B. Smith, Charles P.
Matthews, L. A. Watres.
Operates in California, Colorado, District of
Columbia, Georgia, Illinois, Indiana, Iowa, Kansas,
Kentucky, Massachusetts, Michigan, Minnesota,
Mississippi, Missouri, Nebraska, Nevada, New
York, North Carolina, North Dakota, Pennsylvania, Rhode Island, South Carolina, Vermont,
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& Ashley, Rochester, N. Y.; L. H. Chappell, Columbus, Ga.; Schultz & Bogart, Kingston, N. Y.;

A. H. Singer, Cincinnati, Ohio; Smith & Wilcox, Buffalo, N. Y.; H. S. Walbridge Company Agency, Toledo, Ohio.

PENNSYLVANIA CASUALTY COMPANY, Scranton, Pa.—John F. Broadbent, special agent, liability department, Scranton; W. S. McPherran, general agent, Western Pennsylvania, Pittsburg; J. Stewart Moore, Barre, Vt.; E. C. Mason, Providence, R. I.; J. C. Kirkpatrick, general agent, Atlanta, Ga.; L. B. Houston, general agent, Greenville, S. C.; C. H. Dudley & Co., Charlotte, N. C.; A. S. Boyd, Florence, Ala.; Harry S. Kaufman, New Orleans, La.

PEOPLES HEALTH AND ACCIDENT COM-PANY, Norton, Va.—George E. Walker, general agent; H. Hall & Tyler, soliciting agents, Virginia coal fields.

PHILADELPHIA CASUALTY COMPANY, Philadelphia, Pa.—Motheral & Lea, Pittsburg, Pa.; Sheehy & Co., Washington, D. C.; Geo. W. Kreer, Wilmington, Del.; A. Friedman, Boston, Mass.; W. C. Suhr, Chicago; J. H. Delesderniers, New York city; Sigmond Mendelssohn, State agent for Louisiana; Jas. Ryan & Sons, Buffalo, N. Y.; H. C. French, Cleveland. O.; Zell & Perkins, general agents, Balto., Md.; W. C. Suhr, resident manager, Chicago.

PREFERRED ACCIDENT INSURANCE COMPANY, New York.—Thomas Goodwin, manager Pacific coast department, San Francisco; W. C. Powell, manager Chicago branch, New York Life Building, Chicago; H. A. Webster, manager Boston branch, 45 Delta Building, Boston; R. S. Stringfellow, superintendent Southern department, Montgomery, Ala.

STANDARD LIFE AND ACCIDENT INSUB-ANCE COMPANY, Detroit, Mich.—New York, C. A. Timewell, manager, 141 Broadway; Philadelphia, H. A. Reeves & Son, managers; Baltimore, N. T. Tongue, manager; Detroit, E. H. Rhines, manager for Michigan; Chicago, Messrs. Moore, Janss, Lyman & Herrick, managers; Milwaukee, Geo. H. Russell, manager for Wisconsin; San Francisco, C. F. Briggs, manager for Pacific coast.

Geo. H. Russell, manager for Wisconsin; San Francisco, C. F. Briggs, manager for Pacific coast.

TITLE GUARANTEE AND TRUST COM-PANY, Scranton, Pa.—General and special agents: Arthur G. Nason & Co., San Francisco, Cal., State agents for California; Magill & Stodghill, Denver, Col., State agents for Colorado; Thos. C. Day & Co., Indianapolis, Ind., State agents for Indiana; B. B. Haskins, Detroit, Mich., State agent for Michigan; American Adjustment Company, Minneapolis, Minn., State agents for Minnesota and North Dakota; Meikle & Dodson, Omaĥa, Neb., State agents for North Carolina; Wm. S. Hastie & Son, Charleston, S. C., State agents for North Carolina; Wm. S. Hastie & Son, Charleston, S. C., State agents for South Carolina; H. A. Raser, Seattle, Wash., State agent for Washington; Geo. T. Parker, resident agent, Washington, D. C.; J. C. Kirkpatrick, general agents, Atlanta, Ga.; D. W. Burrows & Co., general agent, Atlanta, Ga.; D. W. Burrows & Co., general agent, Topeka, Kan.; Theobald, Coldewey & Reinecke, general agent, Boston, Mass.; Mastin, Wallace, Schafer & Co., general agents, Kansas City, Mo.; J. C. Barrows, general agents, Russelladelphia, Pa.; D. E. Harvey, general agent, Pittsburg, Pa.; Ralph C. Watrous & Co., general agent, Providence, R. I.; Brownell & Burnham, general agent, Milwaukee, Wis.

TRAVELERS INSURANCE COMPANY,

TRAVELERS INSURANCE COMPANY, Hartford, Conn.—General agents: S. F. Woodman, Boston, Mass.; James G. Batterson, manager liability department, New York city; Thomas P. Spencer, manager life department, New York city; John H. Kolan, Chicago, Ill.; Turner & Nichols, Kansas City, Mo.; W. H. Haskell, San Francisco, Cal.; E. C. Haynie, liability department, Minneapolis, Minn.; W. L. Conley, manager, liability department for Wisconsin, Milwaukee, Wis.; H. B. Lownun, manager, Albany, N. Y.; John W. Howard,

manager, liability department, for Western Pennsylvania, Pittsburg, Pa.; Jones & Dietrick, managera, liability department, Eastern Pennsylvania, Philadelphia, Pa. State agents: F. F. Parkina, manager of agencies for the Dominion, Montreal, P. Q., for Quebec; Ira B. Thayer, chief agent, Toronto, Ont., for Ontario; George M. Barney, Portland, Me., for Maine; Childs & Putnam, Brattleboro, Vt., for Vermont and New Hampshire; F. R. Loydon, Hartford, Conn.; for Connecticut; Geo. C. Sawyer, Syracuse, N. Y., for New York; Horatio M. Van Sant, Newark, N. J., for New York; Horatio M. Van Sant, Newark, N. J., for New York; Horatio M. Van Sant, Newark, N. J., for New York; Horatio, M. Van Sant, Newark, N. J., for New York; Horatio, M. Van Sant, Newark, N. J., for New York; Horatio, George D. Moore, Philadelphia, Pa., for Pennsylvania; W. R. Moore, Baltimore, Md., for Maryland; Blair & Taft, Richmond, Va., for Virginia, West Virginia and North Carolina; H. B. Knowlton, Louisville, Ky.; Haas & Co., Atlanta, Ga., for Georgia (accident and liability departments); B. J. Weil & Co., Montgomerr, Ala., for Alabama; Marshall J. Wellborn & Co., new Orleans, La., for Louisiana; J. W. Thompson & Son, Detroit, Mich., for Michigan; Phinter & Right, Chicago, Ill., for Illinois (liability department); F. E. Ford, St. Paul, Minn., for Minnesota, North and South Dakota; A. R. McBurney, St. Louis, Mo., for Missouri; C. H. Townsend, Denver, Col., for Colorado and Utah; Mose Oppenheimer, Spokane, Wash, for Eastern Washington and Northern Idaho; Wm. J. Robido, general agent, Central New York, Syracuse.

Oppenheimer, Spokane, Wash., for Eastern Washington and Northern Idaho; Wm. J. Robido, general agent, Central New York, Syracuse.

UNITED STATES FIDELITY AND GUARANTY COMPANY, Baltimore, Md.—General and special agents: John V. McHarg, Albany Trust Building, Albany, N. Y.; Patterson & Reynolds, Prudential Building, Atlanta, Ga.; Louis V. Clark & Co., Title Guarantee Building, Birmingham, Ala.; Brainard, Good & Roberts, Boise, Idaho; T. J. Falvey, 48 Water street, Boston, Mass.; Bartram & Greene, Franklin Block, Bridgeport, Conn.; Walsh, Steele & Co., 29 White Building, Buffalo, N. Y.; Frank J. Riling, Burlington, Iowa; Kinloch, Middleton & Co., 36 Broad street, Charleston, S. C.; Estes Bros. & Co., Keystone Block, Chattanooga, Tenn.; Riner & Schnitger, Cheyenne, Wyo.; Conkling, Price & Webb, New York Life Building, Chicago, Ill.; Edward E. Shipley, Neave Building, Cinciano, Ill.; Edward E. Shipley, Neave Building, Cinciano, Ill.; Edward E. Shipley, Neave Building, Cilceveland, Ohio; Frank Tallmadge Company, 1005 The Hayden, Columbus, Ohio; Harry Gillespie, Davies Building, Dayton, Ohio; Nabstedt & Pierce Co., 215 Main street, Davenport, Iowa; James P. Hymer, Olympic Block, Deadwood, S. D.; R. S. Brannen, 1622 Arapahoe street, Denver, Col.; Witmer & Kauffman, 306 Fifth street, Des Moines, Iowa; Wm. H. McBryan, 64 Home Bank Building, Detroit, Mich.; Traub & Felgaer, Sixth and Main streets, Dubuque, Iowa; Greene & Greene, 319 Upper First street, Evansville, Ind.; Union Bank & Trust Company, Helena, Mont.; E. R. Lewis, 908 Texas avenue, Houston, Tex.; W. L. Wood, 650 Minn avenue, Kanass City, M. J.; W. L. Wood, 650 Minn avenue, Kanass City, M. J.; W. L. Wood, 650 Minn avenue, Kanass City, Mo.; J. L. Pettingill, La Crosse, Wis; Union Trust Company, Little Rock, Ark.; Thomas S. Dugan, Equitable Building, Minneapolis, Ind.; Van Houten & Shewood Company, Edward Roberts, Minn.; C. F. Frizzell & Co., 220 Union street, Nashville, Tenn.; George R. Burton & Sons, St Church street, New Haven, Conn. Emery & Norton, 144 Caronde

Cal.; George S. Haines, 19 Bay street East, Savannah, Ga.; J. Elmer Gard, I. O. O. F. Building, Springfield, Ill.; Cone & Sherwood, 307 Main street, Springfield, Mass.; H. H. Coudrey & Co., Century Building, St. Louis, Mo.; John A. McGee, St. Joseph, Mo.; McGuire & Co., Joy Building, Syracuse, N. Y.; Barker, Frost & Co., 411 Madison street, Toledo, Ohio; Kirkpatrick & Kennard, & Colborne street, Toronto, Can.; Russell & Markham, Vicksburg, Miss.; J. S. Swormstedt, 1423 New York avenue, Washington, D. C.; Gilpin & Co., 927 Market street, Wilmington, Del.; Tatman & Park, 408 Main street, Worccster, Mass.

UNITED STATES GUARANTEE COMPANY, New York.—Branches and agencies: H. S. Bull, 73 State street, Albany, N. Y.; Milton C. Isbell, 100 Main street, Ansonia, Conn.; G. W. Gregerson, 114 Milk street, Boston, Mass.; S. S. McCrea, 596 Ellicott Square, Buffalo, N. Y.; Mangan & Mangan, Phelps Bank Building, Binghamton, N. Y.; Giddings & Hughes, 926 Main street,

Bridgeport, Conn.; John R. Pruyn, 400 Woman's Temple, Chicago, Ill.; Robert S. Brannen, 1622 Arapahoe street, Denver, Col.; Geo. N. Durfee, 60 Bedford street, Fall River, Mass.; P. N. Clarke & Co., Columbia Building, Louisville, Ky.; E. W. Schultz, 242 Main street, New Britain, Conn.; H. C. Warren & Co., 108 Orange street, New Haven, Conn.; John Dales & Co., 44 Third street, Newburg, N. Y.; Thos. Cooley & Co., 7 Noel Block, Nashville, Tenn.; Ringwalt Bros., Barker Block, Omaha, Neb.; David Ginter, 1001 Chestnut street, Philadelphia, Pa.; E. R. Munro, Bank for Savings Building, Pottsburg, Pa.; E. F. Ashley, Granite Building, Rochester, N. Y.; F. M. Shelley, First National Bank, Rome, N. Y.; A. T. Armstrong, Granger Block, Syracuse, N. Y.; John Keogh, United Bank Building, South Norwalk, Conn.; Western Bascome & Co., Century Building, St. Louis, Mo.; The W. H. West Co., 1408 New York avenue, N. W., Washington, D. C.; Jas. A. Hynes, 438 Main street, Worcester, Mass.

STATE REQUIREMENTS OF LIFE INSURANCE COMPANIES.

In his lecture in the Yale Course on Insurance, John A. McCall, president of the New York Life, took for his subject: "The Regulation of Life Insurance in the United States and Foreign Countries." Regarding the requirements of the several States of the United States, he said:

A life insurance company must file a certified copy of its charter and, annually, a statement of its business and condition on the 31st day of December next preceding, in such form

as the insurance official of the State may prescribe.

It must satisfy the insurance official of the State that it is lawfully organized and has complied with the laws of its home State, and that it has on deposit with the financial officer of its home State securities worth at least \$100,000; in some cases additional deposits are required in the State where the company seeks to do business.

It must procure from the insurance official his certificate of compliance with the laws, and publish reports or abstracts thereof with the certificate, in the manner prescribed, and file evidence of such publication. Its annual statement must include data sufficient to enable State insurance officials to make a valuation of its policy liabilities, or it must furnish a certificate of such valuation from the insurance official of its own State.

It must appoint a resident of the State its attorney upon whom legal process may be served; in some States such attorney must be appointed in each county where the company does business; in some States each agent must be an attorney for service.

It must furnish lists of its agents within the State, who must, in many States, be residents thereof; such agents must file copies of their appointments and procure licenses, and their books must be open to the inspection of tax officers.

It must give bonds that it and its agents will comply with the laws and pay taxes as imposed, and reports must be made to tax officers of premiums received and schedules of policies in force.

It must allow an examination of its affairs to be made whenever deemed expedient by the insurance officials of the States where it does business, and pay the expense of such examinations.

It must make its investments, as prescribed by law, in certain securities, and of the value of these securities and of the real estate owned by the company, the insurance official is made the final judge.

It must file with the State official copies of all its policy forms; its policies must have attached thereto copies of all documents referred to therein and made a part thereof; they must be so fully described in large type on their face that the holder shall not be likely to mistake their nature or scope; they must be subject to the courts of the State wherein the policy was issued; rebates of premium or other discrimination, between insurants of the same class or expectation of life must not be made; and some States restrict their own companies, in the matter of reinsurance, to one-half the amount of the risk, except by consent of the insurance official.

It must require medical examinations, and the certificate of its medical examiner that an applicant was insurable according to the company's rules may bar the company from pleading that the insured was not in the state of health required by the company.

It must pay all claims and judgments within a specified time; it must allow a specified time for the beginning of an action; if t pleads misrepresentation, it must deposit the premiums received in court prior to the trial of the case; statements made in an application must be deemed true after the lapse of a specified time; statements of the applicant are to be considered as representations and not as warranties; misrepresentations are not to void a policy unless the matter misrepresented shall actually contribute to the contingency or event on which the policy is to become due and payable; suicide is not allowed to void a policy unless it was contemplated when the insurance was taken; intemperate habits are not allowed to void a policy if such habits were generally known where premiums were paid and the company continued to receive premiums on the policy.

LIABILITY INSURANCE

COMPRISING RULES, RATES, DIFFERENTIALS, STANDARD POLICIES AND RIDERS ADOPTED BY THE CONFERENCE OF MANAGERS, AND AMENDED UP TO JUNE 1ST, 1904; THE EMPLOYER'S LIABILITY POLICY OF VARIOUS COMPANIES OUTSIDE OF THE CONFERENCE, AS WELL AS FORMS OF POLICIES FOR INSURANCE NOT INCLUDED IN THE CONFERENCE OF MANAGERS.

COMPILED AND PREPARED BY EDWIN W. DELEON.

LIABILITY INSURANCE.

During the past few years the business of liability insurance has grown from a small beginning into one of the largest and most important branches of underwriting, involving millions of dollars of premiums and furnishing indemnity to all classes of individuals, firms and corporations, from the owner of a private residence at a small premium yearly to the largest and most important concerns in the world with annual premiums aggregating many thousands of dollars. At the present time eighteen stock companies are engaged in this branch in the United States, and there are also several mutual companies of more or less financial stability who also issue liability policies. Of the stock companies above mentioned, five constitute what is known as the "Liability Conference," which is an association of companies working under uniform rules and rates and guided largely in the matter of rates by the experience of the five members as furnished to and compiled by the Bureau of Statistics maintained by the Conference. The balance of the companies operate independently and make their own rates.

Liability insurance differers in one important respect from all other kinds of insurance in that the liability of the company is not fully and finally determined until the end of a term of years varying in various States from three years to six years, and in a few States even longer, depending upon the statute of limitations. It happens, therefore, that new companies embarking in the business find the returns very flattering for the first year or two, whereas at the end of four or five years the loss ratio that at first appeared so low assumes a far different aspect as the losses of the earlier years are gradually disposed of. Another important factor to be reckoned with is the increasing tendency of the principal States to enact liability statutes known as "Workmen's Compensation Acts." which impose upon employers of labor greater duties and responsibilities as regards the conduct of their business and tend also to enlarge their liability for accidents to employees. Such an act has been in operation for several years in Massachusetts, Georgia, Alabama and Indiana, and recently New York and Maryland have also passed a similar statute. It is likely, therefore, that in a few years the old common-law doctrines that have so long prevailed will give way to the less liberal enactments made necessary by the evolution of trade and manufacturing.

Manual of Liability Insurance.

Rules and Instructions.

LIABILITY LINES.—Under this general head are included Employers' Liability, Public Liability, General Liability, Elevator Liability, Teams' Liability, Theatre Liability, Vessel Liability, Contingent Liability, and Workmen's Collective Insurance.

General Instructions.—Agents should read carefully the following rules, rates, and classifications, from which no deviations will be allowed until official changes are promulgated by the home office of this company. When the company makes any changes agents will be notified promptly, and such changes shall be entered herein.

Agents should be especially careful to see that every portion of the application is correctly filled out, as the same is the basis of the insurance contract, and any neglect in this respect may lead to dissatisfaction

to the assured, the company, and the agent.

STRICT OBSERVANCE OF THIS MANUAL REQUIRED.—Any violation of these rules, classifications, or rates will result in an immediate cancellation of the policy involved, and the refusal of this company to

accept the risk for a period of one year.

AGENTS AND BROKERS.—Any individual, firm, or corporation engaged in a general insurance business, or which places, or attempts to place, insurance with more than one company will be considered

a broker by this company.

Any individual, firm, or corporation holding an agency contract with this company to represent it alone for liability lines, will be considered an agent by this company.

This company will not employ more than one agent in any city or town; except only that where it has a general agent, State agent, or resident manager, a second or local agent may be appointed, provided such general agent, State agent, or resident manager does not write policies for the business of such city or town or receive applications otherwise than through the proper local agent.

Any individual, firm, or corporation which transacts casualty business only, and which places all such

Any individual, firm, or corporation which transacts casualty business only, and which places all such business with this company, and does not place, nor attempt to place, any such business with another company, will be considered a special agent by this company.

No commission in excess of 15 per cent will be paid to any broker by this company. If the premium on any one policy exceeds \$1,000, the brokerage commission on the portion of the premium in excess of \$1,000 is limited to 10 per cent. This rule must be observed by every general agent, State agent, resident manager, local agent, special agent, and all other employees and representatives of this company.

Evasion of the rule in regard to brokers by the appointment of an employer or representative of any broker as a special agent or in any other way contrary to the fair spirit and upper of this rule, will not be

broker as a special agent, or in any other way contrary to the fair spirit and intent of this rule, will not be

AGENTS TO PLACE BUSINESS WITH THIS COMPANY ONLY.—No general agent, State agent, resident manager, local agent, or special agent, or other employee or representative of this company, will be allowed to represent another company in any liability lines or to place any liability lines with another company without written consent from the home office of this company.

When business is placed with this company by any general agent, State agent, resident manager, local agent, or special agent, or other employee or representative of another company, the commission allowed

shall not exceed the brokerage rate.

REBATES AND "CUTTING" OF RATES FORBIDDEN.—Rebate of commission, or rebate or allowance of any kind whatsoever, except only refund of premium on account of cancellation or deficient pay-roll, is strictly prohibited.

An agent is not permitted to "cut" a rate or evade a rule because he has heard, or even knows, that some competing agent has proposed to do so, nor for any other reason whatsoever; but agents are requested to report to the home office any lower rates actually offered by competing companies.

The waiver of any premium or any part of any premium due on an excess pay-roll, or the false statement of or the underestimation of any pay-roll, or the false statement of wages dishursed, or the reduction, gift, or allowance of premium for insurance under any other line or kind of insurance, or the allowance or rebate of commission on any policy, or the giving or promise to give to the assured any inducement, whereby the rate or premium for any form of insurance mentioned herein shall be in any way reduced below that established by this Manual, is strictly prohibited.

AGENTS PROHIBITED FROM CHANGING POLICY FORMS.—No agent or other representative of this company says only the progressing and the

AGENTS PROHIBITED FROM CHANGING POLICY FORMS.—No agent or other representative of this company, save only the proper officer at the home office, is permitted to change a policy by making an indorsement thereon, or in any other way.

PROHIBITION AGAINST CANCELING OR TAKING UP POLICIES.—This company will not permit its agents to anticipate the effective date of new rates, by canceling and rewriting a policy at the old rate or any rate less than the new rate, or by writing a new policy on a risk upon which any liability insurance is already in force, except only as provided in the rule for "Concurrent Insurance."

BINDERS.—No form of binder may be issued other than the form provided by this company. No binder may be issued except to cover a risk (not exceeding ten days) when a policy has actually been applied for by the assured and then only to cover the risk until the policy can be issued. The issue of a

binder to hold a risk in anticipation of a reduction of rate is strictly prohibited. When a binder is issued it shall carry the premium rate provided in this Manual. The policy, when issued, must bear even date with the binder. If the policy be not accepted, the pro rate premium, as provided for in the binder, must be collected. A second binder shall not be issued in any case, nor shall the period of any binder be extended by indorsement or otherwise.

COLLECTION OF PREMIUM.—This company does not extend credit to its agents or to the assured, the full premium being due and payable on the date when the policy takes effect. The company will in each case cancel by direct notice to the assured any policy the premium on which has not been received at the home office within sixty days after the date when the policy takes effect.

The company will in each case cancel by direct notice to the assured any policy takes effect.

This applies to all policies, save only that where the premium on a Workmen's Collective Policy is payable in instalments, such instalments must be received at the home office within thirty days after such instalments mature respectively for payment, otherwise the policy will be canceled by direct notice to the assured.

RISKS NOT CLASSIFIED.—Whenever an agent finds a risk (for which he desires a rate) not classified, he must report such risk with all necessary particulars to the home office. The company will determine whether a new classification is needed, and it so will name the rate which should apply to it.

MINIMUM PREMIUM.—Except when otherwise provided, the minimum premium for policies shall be

ometwise provided; the minimum premium for powers:	onces
Manufacturers' Employer's Liability	\$25.00
Manufacturers' Public Liability	25.00
Manufacturers' Employers' Liability and Public Liability written concurrently	25.00
Employers' Liability for Electric Light or Power Company, or Telegraph or Tele-	-0
phone Company	50.00
Public Liability for Electric Light or Power Company, or Telegraph or Telephone	-
Company	100.00
Employers' Liability, "Contractors' Schedule"	50.00
Public Liability, "Contractors' Schedule"	50.00
Employers' Liability and Public Liability, "Contractors' Schedule," written con-	_
currently	50.00
Mines, all kinds, Employers' Liability, or Public Liability, or Employers' Liability	•
and Public Liability written concurrently	50.00
Quarries, Employers' Liability, or Public Liability, or Employers' Liability and	•
Public Liability Written concurrently	50.00
Contingent Liability	25.00
Workmen's Collective	50.00
Theatre, in towns of less than 40,000 population	125.00
Theatre, in towns of 40,000 population and over	200.00
General Liability (except for private dwellings) for building	10.00
General Liability for private dwellings, each	4.00
Employers' Liability "'Vessel Schedule," each vessel or barge	25.00
Employers' and Public Liability Vessel Schedule, each vessel or barge	25.00
Manufacturer's Employers Liability, cotton, ginning, &c	50.00
Manufacturer's Employers Liability and Public Liability, written concurrently	50.00
	-

Teams as per "Teams Rates." The minimum premium applicable to a Manufacturer's E. L. Policy, or to a Manufacturer's E. L. and Public Policy, when written concurrently with a Teams Policy, shall not be less than \$15. The total

minimum premium, including teams, shall not be less than \$25. SHORT TERM INSURANCE.-Policies for periods of less than one year may be issued on general liability, elevator, and teams risks upon payment of such proportion of the annual premium as is represented by the regular "Short Term Rate Table," given below.

In case, however, of the cancellation of an annual policy, the policy conditions shall govern.

SHORT TERM RATE TABLE:

It is not intended that the premium for the employers' liability element of general liability risks shall in any case be less than that derivable from the full pay-roll of all employees for the term of insurance.

EXAMPLE, HOTEL RISK.—Term of insurance desired, three months.

Two passenger elevators at \$35	\$70
Area of building, 150 x 100 feet = 15,000 square feet; 4 stories;	• •
hence 15,000 square feet $x \neq 00,000$ square feet.	
60,000 square feet at five cents per 100	30
Street exposure, 250 feet at ten cents	25
_	

\$125 x 40 per cent=\$50 Pay-roll for term of insurance, \$20,000, at twenty cents per \$100..... 40

Premium for three months... CONCURRENT INSURANCE.—This company will write policies concurrently with another company, spproved by the Home Office, for equal parts of the same risk and for the same period, at the proportional part of the premium according to the scale given under the head "Rates and Limits."

When concurrent insurance is written, the following indorsement must be attached to each policy:
In consideration of the rate at which this policy is issued, it is hereby understood and agreed that increases the proposed and agreed that in the concurrent that the policy is insured to the construction of the rate at which this policy is issued, it is hereby understood and agreed that in the concurrent that the policy is insured to the concurrent that the policy is the concurrent that the policy is the concurrent that the policy is the proposed that in the policy is the proposed that is
during the term of this policy at the same rate and for the same limits as stated in this policy, and on the termination or cancellation of such concurrent insurance from whatever cause, this policy shall be null and void, and the portion of the premium unearned, in accordance with the policy conditions, shall be returned to the assured upon demand.

Nothing contained herein shall be construed to limit the right of this company to cancel this policy at

any time.

EXCESS INSURANCE.—When a risk is carried by another company for limits of \$5000 and \$10,000 and insurance in excess of such limits is desired from this company, such excess insurance will be written as follows:

The rate for excess insurance shall be such that the premium on the original part of the risk, and that on the excess part, taken together shall be equal to the premium which would be charged if the whole amount, original and excess, had been written by this company, as indicated below under the head "Rates and Limits.

RATES AND LIMITS.—The premium rates given in this Manual are for a limit of \$5000 for injuries to one person, and a limit of \$10,000 for injuries to more than one person—the result of one accident. Employers' Liability Policies may also be written for other limits, at the rates given in the following table:

First Limit,	Second Limit.	Rate Per Ct. of Rate for \$5,000 and \$10,000	First Limit.	Second Limit.	Rate Per Ct. of Rate for \$5,000 and \$10,000.	First Limit.	Second Limit.	Rate Per Ct. of Rate for \$5,000 and \$10,000.
\$1,500	\$10,000	.70	\$2,500	\$40,000	1.60	\$7,500	\$30,000	1.70
1,500	15,000	.70 .85	5,000	10,000	1.00	7,500	35,000	1.80
1,500	20,000	1.00	5,000	15,000	1.15	7,500	40,000	1.90
1,500	25,000	1.15	5.000	20,000	1.30	7,500	45,000	1.95
1,500	30,000	1.25	5,000	25,000	1.45	7.500	50,000	2.00
1,500	35,000	1.35	5,000	30,000	1.55	10,000	20,000	1.60
1,500	40,000		5.000	35,000	1.65	10,000	25,000	1.75
2,500	10,000	1.45 .85	5,000	40,000	1.75	10,000	30,000	1.85
2,500	15,000	1.00	5,000	45,000	1.80	10,000	35,000	1.95
2,500	20,000	1.15	5,000	50,000	1.85	10,000	40,000	8.05
2,500	25,000	1.30	7,500	15,000	1.30	10,000	45,000	9.10
2,500	30,000	T.40	7,500	20,000	1.45	10,000	50,000	2.15
2,500	35,000	1.50	7,500	25,000	1.60	i	1 -	1 -

Elevator, General Liability, Public Liability, Teams and Theatre Policies may also be written for other limits, at the rates given in the following table:

(See also "Concurrent Insurance.")

Limits of less than \$5000 and \$70,000 must not be given on Elevator or General Liability Policies, or on Teams, Theatre, or Public Liability Policies.

Limits other than those stated in the tables herein mentioned shall not be given in any case.

The terms of insurance under any policy or renewal shall not be given in any case.

The terms of insurance under any policy or renewal shall not exceed one year, save only as provided under the heads of "Elevator Insurance" and "General Liability Insurance."

ESTIMATED WAGES.—Applications for Employers' Liability Policies, whether the same are original applications or applications for renewals, must state the estimated expenditure for the policy year as the basis of the premium for the current year, and must also state the actual expenditure for the prior calendar year ending December 31st. No policy except only contractors will be written for any estimate lower than the pay-roll of the prior calendar year.

Agents must procure a systement of wages estually paid to employees under each policy up to the time.

Agents must procure a statement of wages actually paid to employees under each policy up to the time of its expiration, signed by the assured. Whenever this statement is not obtained within sixty days after the date of expiration of the policy, the home office will obtain the statement directly from the assured.

the date of expiration of the policy, the home office will obtain the statement directly from the assured.

Whenever employees are compensated in whole or in part by store certificates, board, merchandise, or credits, or any other substitute for cash, the amount of compensation represented by such substitutes shall be included in the pay-roll, and the applications shall in all cases state when such substitutes are used.

DIVISION OF PAY-ROLL.—(a) It is not permissible to divide the pay-roll on any risk to be written on the manufacturers' form of policy.

(b) When two or more hazards are carried on by an employer at one location, and the manufacturers' form of policy is used, the rate for the highest classification must be secured.

(c) The pay-roll on all risks written under the manufacturers' form of policy, or under the contractors' form of policy. must include the wages of all employees, including piece workers, subject to the following

form of policy, must include the wages of all employees, including piece workers, subject to the following exceptions, when the exceptions are stated in the application, viz., Executive Officers, Office Men, Drivers.

(4) When insurance under a manufacturers' classification, and also a contractors' classification is desired, separate policies must be written. When after any classification an * is used one policy may be written, but in all such cases 20 per cent additional premium must be charged on the employers' liability and public liability rates.

(e) When the mining of coal for coking purposes and coke burning are to be covered, the pay-roll may be divided and one policy written. In such case the pay-roll must be estimated for each classification,

and set forth in the application.

In all classifications of the "Mining Schedule," the men on the surface, not engaged in smelting plants, or quartz mills, must be included in the pay-roll.

(I) When two or more classifications of the "Lumber Schedule," which have different rates, are to be (I) when two or more classifications of the "Lumber Schedule," which have different rates, are to be covered, the pay-roll may be divided and one policy written. In such case the pay-roll must be estimated for each classification, and set forth in the application.

(g) When a contractor desires insurance to cover different hazards, the pay-roll may be divided. In such case one policy may be written, but the pay-roll on each classification must be estimated, and set forth in the application.

(4) A separate policy may be written for each work or each contract which is carried on by a contractor in different towns, or at different places in the same town.

(i) A policy may not be written under either the manufacturer's or contractor's form of policy which shall cover work in more than one State, except that where construction work is to be done in more than one State in classifications, where an * is shown ("Metal Schedule," and a premium of 20 per cent additional is paid, a policy may be written covering such work, provided the application reads: "Limited as to shop work to the State of ...

	E. L.	PUB.
Ferry Companies	zo cents	8
Fishing Vessels	**	10 cents
Ocean and Coastwise Steamers	**	IO "
Ocean and Coastwise Sailing Vessels	44	IO "
River and Sound Steamers	**	45 ''
Steamers and Sailing Vessels on Great Lakes	44	45 "
Towing (Tugboat) on Great Lakes	44	45 "
Towing (Tugboat) Ocean or Coastwise	**	io "
Water Boats (supplying water for shipping)	**	10 "

If it is desired to cover the collision hazard, the following indorsement for the Employers' Liability Policy shall be used:

Clause B is amended so as to read:

This policy does not cover loss from liability for injuries as aforesaid to or caused by any person unless his wages are included in the estimated wages hereinafter set forth, and he is engaged at the time of the accident in an occupation hereinafter described.

The collision indorsement for the Employers' Liability and Public Liability Policy shall read:

Clause B is amended so as to read:

This policy does not cover loss from liability for injuries as aforesaid caused by any person unless his wages are included in the estimated wages hereinafter set forth, and he is engaged at the time of the accident in an occupation hereinafter described, nor for injuries sustained by any passenger or passengers of the assured on or about any vessel mentioned in the schedule, from any cause whatsoever.

The rule which prohibits the giving of less limits than \$5,000 and \$10,000 for public liability does not apply to vessel insurance, which may be written for public liability for lower limits than \$5,000 and \$10,000 at the proportionate rates given on pages under the head "Rates and Limits," when written on the combined Employers' Liability and Public Liability Policy form.

Public Liability Insurance.—The rates given in the "Table of Liability Rates," are for limits

PUBLIC LIABILITY INSURANCE.—The rates given in the "Table of Liability Rates," are for limits of \$5,000 and \$50,000.

Public Liability Policies may also be written for the limits and at the rates named under the head "Rates and Limits," provided that no such policy shall be written for limits of less than \$5,000 and \$10,000. The same rule applies to Elevator, General Liability, Teams and Theatre Policies.

BUILDING CONTRACTORS' CONTINGENT, OR OWNERS' CONTINGENT, LIABILITY INSURANCE.—
If an owner or a general contractor desires a policy which shall cover his contingent liability for negligence of contractors or sub-contractors and their employees, a policy may be issued for a premium charge of 50 cents for each \$100 of the gross amount of pay-roll of all contractors. Such pay-roll shall be based upon the wages to be expended by all contractors and sub-contractors, and shall not be accepted at any figure less than \$3% per cent of the contract price of the building, except only that if the policy is to be issued to the wages to be expended by all contractors and sub-contractors, and shall not be accepted at any figure less than 33% per cent of the contract price of the building, except only that if the policy is to be issued to a general contractor who does some part of the work, the 50 cents per \$100 will be charged on the pay-roll of his sub-contractors, that is to say: 33% per cent of the contract price being taken as the whole pay-roll, the general contractor may deduct, from the sum so arrived at, the amount of his own pay-roll, and the contingent premium will be charged on the balance.

The limits for such policy shall be \$5000 for injuries to one person, and \$10,000 for injuries to more than one person—the result of one accident. No other or different limits shall be given in any case.

No Contingent Liability Policy may be written unless the general contractor and all sub-contractors shall carry Employers' Liability and Public Liability Policies.

The minimum premium for a Building Contractors' Contingent, or Owners' Contingent. Liability

The minimum premium for a Building Contractors' Contingent, or Owners' Contingent, Liability Policy shall be \$25, irrespective of any other premium.

ELEVATOR INSURANCE.—An "Elevator," in the sense of this Manual, is any platform-hoist operated by steam or other mechanical power and used for the conveyance of passengers or freight, or both.

A "Sidewalk Elevator" is one outside of the building proper which does not rise above the level of

the sidewalk. A "One-story Elevator" (not sidewalk elevator) is such as is within the walls of a building, with a run

of not more than 20 feet.

A "Private House Elevator" is such as is used in dwellings occupied by one family only.

A "Factory Elevator" is such as is used in manufacturing plants exclusively.

A "Hand Hoist" is a lifting appliance through hatchways, operated by hand with rope or chain.

D

ELEVATOR RATES.

FOR LIMITS OF \$5000 AND \$10,000.

		n.	D
Elevators, Passenger or Freight,	each	\$35.∞	\$50.∞
Sidewalk Elevators.	"	23.33	33.33
One-story Elevators,	44	18.00	25.00 28.00
Private House Elevators.	***************************************	20.00	28.00
Factory Elevators.	***************************************	12.50	18.∞
Hand Hoists.	**	12.50	18.00
Moving Inclined Way, inside or	outside of buildings, each	100,00	150.00
		23 -33	33-33

The rates under B apply only to the following States:

Alabama, Arkansas, Arizona, Colorado, Florida, Georgia, Idaho, Illinois, Iowa, Indian Territory, Kanas, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, North Carolina, Oklahoma Territory, South Carolina, South Dakota, Tennessee, Texas, Utah, Washing-10a, Wyoming.

The full rate for the limits stated must be charged for each elevator written. One policy may be unten to cover several elevators, but no reduction in the rate per elevator shall be made in such case.

The factory elevator rate shall be used only when the employers' liability, public liability and elevator

riks are written concurrently, all policies to expire simultaneously, and when the factory is owned or occupied by one interest (individual, estate, firm, or corporation) for manufacturing purposes exclusively.

Insurance of property damage must not be written on elevators.

When a passenger or freight elevator is insured by this company at the full rate as given above, other policies on the same elevator may be issued to other persons in interest for a premium of \$500 for limits of \$500 and \$10,000 and not more, for each such interest; but this company will not write a policy at such reduced rate unless it has issued the first policy, and any such additional policy or policies written under this rule must be made to expire at the same time as the first policy, the premium being calculated pro rate in each such additional policy. In case the first policy is discontinued or canceled, the other policy or policies must be discontinued or canceled, as of the same date. policies must be discontinued or canceled as of the same date.

An Elevator Policy must not be written to cover more than one interest-such interest may be that of

an individual, estate, firm, or corporation; but co-owners may be coverage under one policy.

The rates for elevator risks, as given on the preceding page, are exclusive of fees paid for public inspection, and this company will not assume the cost of such public inspection under any Elevator or General Liability Policy.

When there are several elevators in a building, and insurance is desired upon certain of the elevators only, a policy may be issued designating in a specific way those actually covered. If at any time insurance is desired on the others temporarily, a policy may be issued designating such additional elevators, the premium to be calculated at short rates—see "Short Term Rate Table."

Elevator Policies may be written for a term of three years for three annual rates less to per cent assount, the full premium for three years being payable in advance or in instalments as follows: 50 per cent for the first year, 30 per cent for the second year, and 20 per cent for the third year.

GENERAL LIABILITY INSURANCE.—" General Liability Insurance," in the sense of this Manual, is

sch insurance as is given to a landlord or owner of real property or to any person who stands in place of a laddord by reason of his occupancy of real property, to cover against his liability for bodily injuries suffered by any person on or about such property. A General Liability Policy will be issued to cover the hands more or less described in the rate table given on the following page, and not otherwise.

The premium is computed as follows:

(a) The Elevator hazard.

(b) The Employers' Liability hazard.

(c) The Public Liability hazard (based on street frontage and area of floors.)

If a General Liability Policy, excluding the elevator hazard, is desired, such policy may be written, but a indorsement shall be attached to the policy excluding injuries to either employees or the public in or shout any elevator.

In office buildings, apartment houses and tenements, the wages of all employees engaged in taking one of the building and its appliances, must be included in the pay-roll upon which the premium in based. In public libraries, public museums of art or natural history, public picture galleries, hotels and club bases, the wages of all employees must be included.

In no case shell insurance be issued at a premium less than Ten Dollars (\$70) per building, save why for private houses (dwellings), in which case the minimum premium shall be Four Dollars (\$4) per dwelling.

Buildings accessible as at the same in part and the same in
Buildings occupied as stores in part and as dwellings above must pay the rate for stores on the store parties of the risk and the rate for apartment houses or tenements for the dwellings above.

The area upon which a charge per 100 square feet is made is the outside measurement of the building multiplied by the number of stories. If the floor of any so-called basement is not more than 5 feet below the street level, such basement shall be counted as a story in calculating area. The basement of a retail sure, when used for sales purposes, shall be counted as a story. No deduction shall be made for light, air, and the street level is the sales purposes, shall be counted as a story. or elevator shafts, nor for courts if entirely enclosed within the walls of the buildings.

For street exposure, charge the rate per running foot of all street frontages, but do not charge for the may or side portion of any building abutting upon an alley not more than 15 feet wide from building line to

building line.

buding line.

When, in office, hotel, and like buildings, the lower floor is rented for stores, and is not under control of the assured, the street frontage shall be charged; but the area of the stores shall be deducted from the building. When an occupant is above the first floor he shall also pay the frontage charge. Hospitals, samitariums and asylums shall be rated the same as hotels, with the understanding that when the formage, in cases where the buildings abut upon the street, shall be charged at the rate of to cents for ranning foot, and in cases where the buildings do not abut upon the street the length of the frontage of each building (cottages excepted) where a main entrance exists shall be taken as the measurement of the street frontage. Cottages in the same grounds as hospitals, sanitariums and asylums shall be rated the same as univate dwellings. for each cottage. une as private dwellings, for each cottage.

Schools and colleges shall be rated the same as office buildings, except that the wages of teachers and professors shall be included in the pay-roll upon which the employers liability premium is based. The street-frontage charge shall be the same as that charged in the case of hospitals, sanitariums and asylums. The pay-roll of professors and teachers is charged at the rate of 6 cents per \$100 of pay-roll.

GENERAL LIABILITY RATES. FOR LIMITS OF \$5000 AND \$10,000.

		Employ- ers' Lia. Bility.	Public Liability.	
CLASSIFICATION.	ELEVATORS.	(Per \$100 of Pay-Roll.)	Street Frontage (per rub- ning ft.)	Area of Floors (per 100 sq. ft.)
Apartment Houses	Elevator Rate.	90C.	ICC.	Sc.
Cemetery Companies			5c.	3
Churches, each, Town, \$50	Elevator Rate.			
" Country, \$25	"	****		
Club Houses	61	SOC.	ICC.	5c.
Department Stores—in cities having a population of 100,000			2220	J U.
and over by the census of tooo	**	90C.	TOC.	40C.
In Cities having a pop. under 100,000 by the census of 1900.	44	20C.	TOC.	acc.
Dry Goods Stores—retail (no manufacturing)	44	90C.	IOC.	20CX
Hall and Theatre Insurance Policies.				
Hotels	Elevator Rate.	90C.	IOC.	5C.
Mercantile or Manufacturing premises variously occupied by	Dictator Rate.	 .	•••	30.
persons other than the owner, not otherwise classified				
(owners' risk only)	44	90C.	ICC.	SC.
Office Buildings	64	20C.	10C.	5c.
Office Buildings. Private Houses (Dwellings), occupied by not more than two	"		200.	30.
families, each \$4		• • • • •		••••
Public Libraries	"	90C.	roc.	Sc.
Public Musuems of Art or Natural History	• •	200.	ICC.	
Public Picture Galleries	**	200.	TOC.	5c.
Restaurants		200.	toc.	5c.
Retail Stores (not otherwise rated)	44			90C.
Sidewalks rented for storage purposes to hucksters		20C.	ICC.	15c.
Tenements	Planatan Data	••••	25C.	••••
Verset Verse managements	Clevator Rate.	goc.	ICC.	5c.
Vacant Land, properly protected	Plamatan Bota	••••	5c.	
Wholesale Stores (not otherwise rated)	Lievator Kate.		••••	ICC.
	• • • • • • • • • • • • • • • • • • • •	900.	ICC.	5c.
Wholesale and Retail Stores (not otherwise rated)		9 00.	ICC.	15c.
Wine and Spirit Merchants—wholesale (with bar)	ä	20C.	IOC.	_20c,
Wine and Spirit Merchants—retail				\$1.00

The method of calculating the general liability premium upon office buildings is as follows:

EXAMPLE.—Three elevators @ \$35	\$105
Pay-roll \$5,000, @ 20 cents per \$100=	IO
Building 100 x 50 feet $=$ 5,000 sq. feet, and 5,000 sq. feet $@$ 5	;
cents per roo sq. feet = \$2.50.	
Number of stories 12; then, \$2.50 x 12=	30
Frontage 50 feet @ 10 cents per foot=	5
Total premium	\$150

The rates given on pages of "Table of Liability Rates" for employers' liability and workmen's collective hazards, respectively, must govern as to every classification in said table. The public liability rate when marked "(b)" in said table must in every case so marked be determined on the basis of area and street frontage, as given in the rule under the head "General Liability Insurance," and at the rate for public liability, as given, respectively, for "Retail Stores (not otherwise classified)" and for "Wholesale Stores (not otherwise classified)" or such other general liability classification as may properly apply to the risk. A General Liability Policy must not be written to cover more than one interest—such interest may be that of an individual estate firm or corporation; but conveners may be covered under one polices.

that of an individual, estate, firm, or corporation; but co-owners may be covered under one policy. General Liability Policies may be written for a term of three years for three annual rates, less to per cent discount, the full premium for three years being payable in advance or in instalments as follows: 50

per cent for the first year, 90 per cent for the second year, and 20 per cent for the third year.

LANDLORD'S CONTINGENT LIABILITY.—In the case of the owner of a building or buildings leased to others, where the elevators, steam power, and the entire charge of the premises rest solely with the tenant, a General Liability Policy may be written, covering the landlord's contingent liability, at 50 per cent of the rate chargeable for such building, but a statement shall be made in the application that the assured has no employees on or about the premises. In such case no elevator inspection will be made.

This rule does not affect the rate for private houses (dwellings)

TEAMS INSURANCE.—Teams Insurance covers the owner's liability to his driver and to the public for

TEAMS INSURANCE.—Teams Insurance covers the owner's liability to his driver and to the public for damages on account of bodily injuries caused by means of horses or vehicles in the service of the assured and the use thereof and while in charge of the assured or his employees.

The hazard of loading and unloading goods is not covered by the Teams Policy, but may be covered by endorsement on payment of an additional premium as given under the head "Teams Rates," (except as to Boller Makers and Dealers, Machinery Dealers, Safe Movers and Manufacturers, and Structural Iron and Steel Wagons) for which separate Employers' Liability and Public Liability Policies must be issued, based on the full drivers' pay-roll, at the rate of employers' liability and public liability insurance given in the "Contractors' Schedule," (for Machinery Dealers, see Milwright, etc., in the "Contractors' Schedule"):

The indorsement shall read:

"In consideration of an additional premium, equal to per cent of the annual premium payable for said policy, and subjet to all the conditions and provisions therein contained, the insurance under this policy is hereby extended to cover the lability of the assured for accidents due to his negligence in the loading and unloading of goods carried as whiches insured under said policy."

To cover the liability of the assured while horses are being taken to or from black-miths' shops by persons other than the assured's employees, the company will attach the following endorsement to Teams Policies when requested:

"This policy is hereby extended to cover the liability of the assured while his horses are at blacksmiths' shops or are being taken to or from such shops by persons other than his own employees."

The premium is based on the number of drivers employed at the time the policy is issued. The actual expenditure for wages of drivers for the policy year divided by the average wages per driver as stated at the time of making the application will be used to determine the actual number of drivers at the end of the

policy year.

The teams rates given below are for limits of \$5000 and \$10,000.

Teams Policies may also be written for the limits and at the rates given under the head "Rates and Limits," except that no such policy shall be written for limits of less than \$5000 and \$10,000.

TEAM RATES.—For the loading and unloading indorsement, add to per cent to rates given, except as to classifications marked *, where add 30 per cent.

All risks classified in following schedules may be written at a discount of fifty per cent (50%) from the fall rates as given in said schedules, in all places except in the city of Boston (including the following towns: Aliston, Ashmont, Boston proper, Brighton, Brookline, Cambridge, Charlestown, Chelsea, Dorchester, East Boston, Everett, Forest Hills, Jamaica Plain, Neponset, Roslindale, Roxbury, Somerville, Sosth Boston and West Roxbury), and except in Greater New York, Jersey City, Hoboken. Chicago. In Philadelphia a discount of 40 per cent may be allowed from the full rates. Philadelphia a discount of 40 per cent may be allowed from the full rates.

Automobiles of all classes, Private Vehicles and Physicians' Vehicles must carry the full rate everywhere.

GROUP I.—\$15.00

GROUP VI.—\$40.00.

GROUP VI.-\$40.00.

Box and Barrel Makers or Dealers. *Carpenters.
*Coal Deal-rs.

Grain, Hay and Feed Dealers. Kindling Wood Makers and Dealers.

Laundries. Milk Dealers.

Salesmen's and Collector's Teams (one or two borses).

Soap Makers.

Street Cleaners' Carts.

Street Sweepers (ordinary revolving brushes). Sugar Refiners.

Telegraph and Telephone Companies.

GROUP II.-\$20.00.

Buchers (wholesale or retail).

Confectioners. Grocers (wholesale or retail).

lee Cream Dealers and Ice Cream Manufacturers.

*Lumber Manufacturers or Dealers (all kinds).

Provision Dealers, or Meat Packers.

Street Sprinklers. Timber.

Wagons, drawn by one or two horses—used for business purposes only, and not otherwise class-

GROUP III.-\$25.00.

Boiler Makers and Dealers. *Contractors (street work or building).
*Furniture Wagons, Vans or Trucks.
Ges and Water Mains Construction. Machinery Dealers.
'Masons' Materials. Piano Movers. Railway Iron Makers and Dealers. Sile Movers and Manufacturers. Street Railway Companies.
Street Railway Companies.
Street Railway Companies. Trackmen.

GROUP IV.-\$40.00. Ambalances.

Express (no baggage delivery). Mail Wagons. Street Sweepers (steam power).

GROUP V.-\$35.00. Bottlers (including Mineral Water Dealers).

Dry Goods and Department Stores. Liquor Dealers.

Where baggage is transported by the assured, add 30 per cent for loading and unloading indorsement.

*Baggage Transfer. aggage Transfer.

Cabs, one or two horses (passenger's risk included). Hacks, one or two horses (passenger's risk included). Hansoms, one or two horses (passenger's risk included).

Herdics, one or two horses (passenger's risk included).

Hotel Omnibuses, one or two horses (passenger's

risk included). Livery Vehicles, when in charge of drivers of assured, one or two horses (passenger's risk in-

Undertaker's Carriages (passenger's risk included) and Hearses, when in charge of drivers of the assured, one or two horses.

GROUP VII.-\$45.00.

*Ice Dealers.

GROUP VIII.-\$100.00

Omnibus Lines (passenger's risk included). Fire Patrol and Salvage Corps. Newspaper Delivery.

GROUP IX.

\$5.∞

Private Vehicles, when in charge of the

assured or his employees only, per driver. Private Vehicles, when in charge of the assured, members of his family, or his em-ployees, \$10 for one horse, \$5 for each ad-ditional horse, the premium to be based on the actual number of horses owned by the

assured and not on the number of drivers. In such cases, the following special indorsement shall be used:

" In consideration of the premium received for "In consideration of the premium received for this policy, based on the actual number of horses owned by the assured, this policy is hereby ex-tended to cover loss from liability of the assured by reason of accidents occurring while the said horses and vehicles are in charge of a member of the family of the assured."

GROUP X.-AUTOMOBILES.

The rate for all automobiles given under the head " Feams Rates," on preceding pages, excepting the following classifications \$75.00 Cabs (passenger's risk included) 400.00

Hacks (passenger's risk included)...... 400.00 Hansoms (passenger's risk included)..... 400.00 Herdies (passenger's risk included)..... 400.00 Hotel Omnibuses (passenger's risk included) 400.00 Livery Vehicles, when in charge of employees of assured (passenger's risk included).....400.00 Omnibus Lines (passenger's risk included). 400.00
On passenger vehicles, except private vehicles, a discount of twenty per cent from the premium will be allowed when the passenger senger hazard is not included.

Private Vehicles (not more than so horse More than 10 horse power \$5 for each additional horse power.

Undertakers' Carriages (passenger's risk included), and Hearses when in charge of employees of the assured. 50.00 Each automobile insured must be specifically described by its factory number and the name of the manufacturer.

PROPERTY DAMAGE.

Teams policies covering property damage may be written, in the City of St. Louis only, for an additional premium of \$2 for each teamster. The property damage is limited to \$5 minimum and \$1000 maximum loss. The following is the prop-

such loss, nor for any loss amounting to less than \$5.

THEATRE INSURANCE (FOR HALLS AND THEATRES).—The rates given below are for limits of \$5000

and \$10,000.

Theatre Policies may also be written for the limits and at the rates given under the head "Rates and Limits," save only that no such policy will be written for less than \$5000 and \$10,000.

A first-class theatre or hall is one in which the following conditions exist:

(a) The external walls must be exclusively of masonry or metal and masonry. Plaster, stucco, and ornamentation on walls may be placed on furrings of wood, although metal is preferable.

(a2) All interior walls and partitions must be of masonry.

(b) The main floor must not be more than six feet above the street level.

(c) There must be exits from upper floors or galleries passing out therefrom directly through the external walls, or wing safety walls, with independent staircases.

(d) There must be an assestos or freproof curtain in front of the stage.

(e) There must be an automatic sprinkler over the stage.

(f) The performances given must be those usual in theatres proper and roof gardens, including dramatic

entertainments, operas, concerts, and lectures given for two or three hours during evenings or afternoons.

The rate for a theatre, opera house, or music hall in which all these requirements are satisfied shall be
15 cents for each seat on the main floor and in each gallery per annum, irrespective of the number of entertainments given.

If the construction is not such as to comply with requirement "a," 2½ cents must be added to the rate. If the construction does not comply with "a2," "b," "c," "d," or "e," I cent must be added to the rate in each instance.

If the performances are "continuous," 2½ cents extra must be added.

In towns of less than 40,000 population, the minimum premium is \$100; otherwise \$200.

HORSE SHOWS, ETC.—When horse shows, dog shows, bicycle shows and agricultural, horticultural or industrial exhibitions are given exclusively in halls, the premium shall be based upon the gate receipts, as follows:

For horse shows, dog shows, or bicycle shows.....one-half of one per cent. For agricultural or horticultural shows.....one-quarter of one per cent. Base ball parks....one-half of one per cent.

BASIS OF PREMIUM.—If any elevator or elevators are used they must be charged for according to the "Elevator Rates." Injuries caused to employees by horses, dogs or other animals are not covered by this insurance.

OTHER RISES.—If the building in which a theatre, concert hall, or other place of public amusement is situated includes other risks, such as hotels, stores, or offices, the other risks must be charged for according to the "General Liability Rates,

WORKMEN'S COLLECTIVE INSURANCE.—Workmen's collective insurance is accident insurance cover-

workmen's content of the straight of the strai

not exceeding \$200. (e) In the event of temporary total disability, a sum equal to, but not exceeding, one-half the weekly wages for a period not exceeding twenty-six weeks, such sum not to exceed \$500 in respect to any one person

injured during the policy year.

The "Workmen's Collective Rates' are for the foregoing benefits only, covering accidents of occupa-

tion during working hours only.

If the benefits under clauses (a), (b), and (c) be reduced one-half, the rate will be 15 per cent less. Workmen's Collective Policies may also be written to cover the whole twenty-four hours, i. e., the exposure of the workmen to accidents while away from work as well as the hazard of his occupation. The additional charge for such a policy is 15 per cent of the rate given in the "Table of Liability Rates.

If full medical attendance is desired, 30 per cent shall be added to the rate given in the "Table of Liability Rates," whether the death benefit is one year's or one-half year's wages, save only that if the full twenty-four hours are covered 37½ per cent shall be added to the rate in the "Table of Liability Rates."

EXAMPLE (1).—Pay-roll, \$10,000; Table rate, \$1.

One-half wages at death, 15 per cent discount from table rate....\$

Medical attendance, add 30 per cent to table rate..... .30 \$10,000 pay-roll at \$1.15 per \$100,.....\$115.00

EXAMPLE (2).—Pay-roll, \$10,000; Table rate, \$1. One-half wages, 15 per cent discount from table rate\$ Covering full twenty-four hours hours, add 15 per cent to table	.85
	.15 ·37¾
Total rate	1.37%

When an Employers' Liabi ity and a Workmen's Collective Policy are written concurrently on the When an Employers Liability and a Workmen's Collective Policy are written concurrently on the same risk by this company for the period of one year, and both preniums are paid fully in advance, a reduction of 5 per cent may be made on the employers' liability rate. On any Workmen's Collective Policy a commission of 5 per cent may be paid to the employer for collecting the premium.

If the assured carries a Workmen's Collective Policy payable in instalments, and also an Employers' Liability Policy on the same pay-roll, all instalments covering this period of the Employers' Liability Policy may be made at the end of the policy period.

In writing Workmen's Collective Policies for stevedores, not more than one-third of the weekly wages shall be anlowed for weekly indemnity, and this shall be so written in clause E of "Special Agreements" of the secretary's relies term.

the company's policy form.

The rates for the varying benefits under a Workmen's Collective Policy are given in the following

WORKMEN'S COLLECTIVE RATES FOR VARYING BENEFITS.

BENEFITS IN ADDITION TO HALP-	ON THE BASIS OF MANUAL RATES OF-									
WEEKLY WAGES.	\$1.00	\$1.25	\$1.50	\$1.75	\$2,00	\$2.25	\$2.35	\$2,50	\$2,75	\$8.00
Dne year's wages at death (oc-	\$	\$	\$	\$	\$	\$ 2.25	\$	\$	\$	\$
cupation only)	1.00	1.25	1.50	1.75	2.00	2.25	2.35	2.50	2.75	3.00
One year's wages at death (for 24 hours)	1.15	1.43¾	1.72%	2.01 🔏	2.30	2.58¾	2.70%	2.87%	3.16%	3-45
full medical attendance)	1.30	1.62%	1.95	2.273	2.60	2.921/2	3.05 1/2	3.25	3.57%	3.90
One year's wages at death (for 24 hours with full med. attendance) Half year's wages at death (oc-	1.521/2	1.90%	2 28¾	2.66%	3.05	3.43%	3.583	3.81 1/4	4 19%	4-57%
cupation only)	.85	1.06%	1-27%	1.48%	1.70	1.91%	1.99%	2.12%	2.33¾	2.55
hours)	1.00	1.25	1.50	1.75	2.00	2.25	2.35	2.50	2.75	3.00
	1.15	1.43¾	1.72%	2.01 🔏	2.30	2.58¾	2.70%	2.871/4	3.16 %	3-45
bours with full med. attendance.	1.37%	1.71%	2.06%	2.40%	2.75	3.09%	3.231/6	3-43¾	3.78%	4.12%

TABLE OF LIABILITY RATES.

Note.—Wherever the words "Employers' Liability Form," "Employers' Liability Manufacturers' Form," "Public Liability Form," "Public Liability Contractors' Form," "Vessel Form," etc., are used in this Manual, they mean the kind of policy form used by this company to cover the specific insurance indicated.

indicated.

"(a)" indicates Refer to Home Office. "(b)" indicates See "General Liability Insurance."

"N" indicates Manufacturers' Policy Form must be used. "C" indicates Contractors' Policy Form must be used.

"V" indicates Vessel Policy Form must be used.

SCHEDULE.		
Classification. M. Bakers—bread, biscuit and crack-	w.w.	P. L.
er	1.00	5
M. Baking Powder mirs	1.00	Ĕ
M. Candy mfrs	1.00	5
M. Chewing Gum mfrs	1.00	
M. Chocolate mfrs	1.00	Ř
M. Cocoa mirs.	1.00	ž
M. Confectionery mirs	1.00	ĕ
M. Cracker mirs	1.00	ž
M. Icean Cream dealers and mirs 37	1.00	ž
M. Licorice mfrs	1.00	9999999
		5
M. Macaroni mfrs	1.00	Š
M. Pure Food mfrs. (no milling)37	1.00	5
M. Yeast mfrs		•
CHEMICAL, PAINT AND DRUG SCI		
M. Absorbent Cotton mfrs		5
M. Acid mfrs	2.00	14
M. Aerated Water mfrs	1.25	10
M. Alcohol and Acetic Acid mfrs60	1.25	8
M. Alum mfrs	1.25	10
M. Ammonia mfrs	1.25	10
M. Analine and Alizarine mfrs1.05	1.50	14
M. Arsenic mfrs1.35		18
M. Benzine mfrs	1.50	
M. Bleaching Powder mfrs90		10
- NUMBER TOWARD THIS		

BAKERS, CONFECTIONERS, ETC.,

Classification.	E.L.	w.w.	P.L.
M. Borax mfrs	.75	1.25	10
M. Champhor mfrs	.75	1.25	10
M. Capsule (gelatine) mfrs		1.25	5
M. Carbonic Acid Gas mfrs			10
M. Chemical mirs. (not otherwise			
classified)		2.00	14
M. Color (dry) mfrs	.52	1.25	7
M. Creosote mfrs.	.75	1.25	10
M. Dental Material mirs		1.00	Š
M. Disinfectant mirs.		1.50	10
M. Drug mfrs. (grinding machines).	. 37	1.00	Ť
M. Extract (dyewood) mfrs		1.25	10
		1.00	-5
M. Flavoring Extract mfrs	.00	1.25	12
M. Hydrogen and Oxygen mirs		1.26	12
M. Lead (red) mfrs			
M. Lead (white) mfrs		1.25	12
M. Medicinal Extracts mirs		1.00	_5
M. Mineral Water mfrs		1.25	10
M. Paint mfrs.		1.25	7
M. Patent Medicine mfrs		1.00	5
M. Perfumery and Flavoring Essence			
mfrs	.37	1.00	5
M. Pharmaceutists	.37	1.00	5
M. Pharmaceutist mfrs. (bandages.			
porous plasters and like fabrics,			
not otherwise classified)	.37	1.00	5
M. Putty mirs.	.52	1.25	10
M. Soda Ash mfrs	75		ĩŏ
THE PART TITLE			

Classification. E.L. w.w. P.L.	Classification. B.L. W.W. P.L.
M. Sulphur mfrs	C. Conduits for Electric Wires-con-
M. I artaric Acid mirs	struction work
M. Vitriol mfrs	C. Corrugated Iron Voting Booths—
M. Whiting mfrs	erecting
M. Wood Preservative mfrs	C. Dredging—by floating dredges4.50 250 15
M. Wool Extract mirs. (anothe)	C. Driving of Wells for salt mining3.00 1.25 50 C. Dry Docks—construction of6.00 3.00 50
M. Wool Extract mfrs. (separating wool from cotton rags)	C. Dry Docks, construction of when
	excavated, including rock or earthwork or timber construc-
COACH, CARRIAGE AND WAGON SCHEDULE.	earthwork or timber construc-
M. Axle (wood) mirs	tion and construction of caisson gates13.50 4.00 234
M. Baby Carriage mfrs1.00 1.00 8	C. Dry (floating) Dock, construction
M. Car (railroad) mfrs	
M. Carriage, Coach and Wagon mirs. (not manufactur'g railroad cars).1.00 1.20 13	C. Dry Docks—operating docks and repairing of vessels only (no
(not manufactur'g railroad cars).1.00 1.20 13 M. Carriage and Wagon Works	construction of docks)3.00 3.00
(assembling only)	C. Dynamos—installation of3.00 2.00
M. Railroad Car mfrs	C. Electrical Apparatus—erection
M. Wheel (wood) mfrs1.20 1.20 13	work only
COAL MINERS' SCHEDULE.	ings
C. Coal Mines-with shafts, tunnels	C. Electric Light and Power Com-
or galleries:	panies—construction work ex- _clusively, with erection of poles.6.00 2.50 5.00
Anthracite	C. Electric Light and Power House
C. Coal Mines—with drifts or slopes,	Construction
tunnels or galleries (no shafts):	See Street Railway Construction;
Anthracite	C. Elevator (passenger or freight)
	Erecting
CONTRACTORS' SCHEDULE.	C. Engines (steam)—installation of300 200 F
C. Advertising Sign mfrs. (erection only)	
only)	C. Fireproof Doors and Shutters
C. Artesian Well drillers3.00 1.25 50	(erecting only)
C. Asphalt Lavers—street or side-	C. Fireproof Construction—by means of wire netting and concreting3.00 2.00 7
walk	1 C. Fireproof Paper—putting up in
rrom snop)3.00 1.50 50	buildings
C. Bill Posters	
C. Blast Furnaces—erecting6.00 2.50 50 C. Boat Builders—iron steel or wood,	ating dock and repairing of ves-
where staging or scaffolding is	sels only (no construction of
where staging or scaffolding is used—yard work only (not other-	docks)
wise classified)	C. Furnace (blast) Erecting
boats or rowboats only, wood or	and nutting together only (house
boats or rowboats only, wood or metal) (no staging or scaffold-	heaters) 3.00 2.00 & C. Galvanized Iron and Sheet Iron
ing)	Workers—Freeting 600 4.00 15
C. Bridge Building—metal or wood 13.50 4.00 1.50	C. Gas, Steam and Hot Water Appa-
C. Building Cleaning-janitor's work 3.00 1.50 50	ratus Fitters and Installation of
ing)	shop) 3.00 2.00 5
C. Cable (electric)—placing of same in subways	shop)
C. Caisson Work-for foundations or	connections (no tunneling)b.w 2.50
sub-aqueous operations13.50 4.00 1.50	* Excluding explosion, inhala- tion or asphyxiation.
C. Canal Excavation—earth and rock work	C. Gas Works—laying of mains and
C. Carpenters—construction away	connections (no tunneling)6.00 2.50 aw
from shop (not grain elevator	† Including explosion, inhala- tion or asphyxiation.
construction)	C. Gas from Oil—installation only of
wooden buildings (not grain ele-	apparatus and machinery for pro-
vator construction)4.50 2.50 1.00 C. Cellar Excavation (no caisson or	ducing (not including erection of buildings or gas holders)3.00 2.00
sub-aqueous work)—if within the	C. Glaziers (away from shop)3.00 2.00
corporate limits of a city or	C. Grading—landscape garden work
town	(no blasting)
sub-aqueous work—if not within	(including blasting)9.00 2.50 50
the corporate limits of a city or	C. Grain Elevator Erection-iron or
town 450 950 50	steel frame structures13.50 4.00 3.00 C. Grain Elevator Erection—line (not
C. Chimney Work—stone or brick construction (see Steeple and	iron or steel frame structures)4.50 2.50 %
Tower Builders, not structural	C. Grain Elevator Erection—terminal
iron or steel).	(not iron or steel frame struc-
C. Clay Digging (no sewer or cellar excavation)	tures)
C. Concrete Building-erecting struc-	C. Hothouse Builders
tures with or without masonry;	fronts for brick buildings13.50 4.00 300
also foundations for bridges (no caisson work)	C. Iron Men—erecting steel and iron frame structures (no bridge
C. Concrete Layers floors and	building)
ioundations (not bridges)2,25 2.00 1.50	C. Iron Men—balconies, fire escapes,
C. Concrete Layers—digging holes and filling with concrete6.00 2.50 1.50	railings, staircases, coal chutes, iron shutters
C. Conduits—already constructed,	C. Jetty and Breakwater Building6.00 3.00
underground (placing electric	C. Lamp Lighters
cable or wire therein)	C. Lathers

Classification. E.L.	w.w.	P. T.,	Classification.
Leather Belting mira.—away from			C. Staff Workers
leather belting (no millwright			C. Stairbuilding (wooden)—shop and erecting C. Steam Heating—laying of mains
shop, putting up and repairing leather belting (no millwright work)	2,00 4,00	50 3.00	C. Steam Heating—laying of mains
_ Machinery Dealers	Z.0U	50	c. Steam Pipes and Boilers—applying cork, asbestos and other
Mantel Setters	2.00	50	non-conducting materials to
construction (including decora- tion in place)	2.50	75	c. Steam Railroad Construction
tion in place)			C. Steam Railroad Construction
from shop (including decoration	0.50	1 50	bridge building (metal or wood)1 C. Steam Railroad Construction—ma-
in place)	2.50	1.50	l somi y omi y
buildings six stories or over, away from shop (including deco-			C. Steam Railroad Construction— wooden trestles
ration in place)	2.50	1.50 1.00	C. Steam Railroad Construction—
C. Marine Railway—construction of 6.00 C. Marine Railway—operating and re-	3.00	1.00	wooden treatles
pairing of vessels only (no construction of railways)	3.00	75	C. Street Cleaners. C. Street Grading—if within the cor-
struction of railways)			C. Street Grading—if within the cor- porate limits of a city or town
Builders, not structural iron or			l (no blasting)
steel). C. Masonry Work Incidental to			C. Street Grading—if within the cor- porate limits of a city or town
Bridge Building	2.50	1.50	(with blasting) C. Street Grading—if not within the
	2.50	1.50	town (no blasting)
C. Masons constructing Outside Walls, Tanks and Cisterns	2.50	1.50	C. Street Grading—it not within the
C. Masons in Buildings	2.50	1.50	corporate limits of a city or town (with blasting)
classified)	2.50	1.50	C. Street Railroad Construction— cable or horse (exclusive of
auop	4.0V	50 50	cable or horse (exclusive of running of cars). C. Street Railroad Construction—installation of electricity only C. Street Railroad—Rail Joint Welding in Street with Molten Iron or Electricity C. Tank or Gas Holders (metal)—
C. Metallic Lathing			installation of electricity only
ing machinery3.00 C. Oil Producing—including the	2.50	50	ing in Street with Molten Iron
driving of wells and putting raw product in vessels or pipe lines			or Electricity
for transportation3.00	2.50	1.00	C. Tank (wood) Builders—erecting. C. Telegraph or Telephone—Con-
C. Ornamental Brass, Bronze and Iron Work in Buildings (erect-			C. Telegraph or Telephone-Con-
Paintens amon from about 900		1.00 50	c. Telescopes for Observatories— erection of, building and putting
C. Paperhangers	2.00	50 1.50	erection of, building and putting in place
C. Pile Drivers, including Timber	2.00	1.00	C. Telescopes—erecting
C. Paperhangers 3.00 C. Paviors (not otherwise classified) 2.25 C. Pile Drivers, including Timber Wharf Building thereon, if any .6.00 C. Placing of Cables in Subways (see Cable, Electric) 3.00 C. Plasterers 3.00 C. Plumbers—inside buildings (including the making of house	3.00	1.00	C. Thermostats—erecting
Cable, Electric)	2.00 2.00	50 50	C. Tile Setters—making interior al- teration in fully completed build-
C. Plumbers—inside buildings (including the making of house			ings only
connections)		50	wainscoting and interior decora-
C. Plumbers—exterior construction work only	2.50	1.50	C. Tinsmiths—away from shop
_ shop	2.00	50	C. Vaults or Prison Cells erection
tion of	2.00	50	C. Tinsmiths—away from shop C. Tunneling—earth and rock work.1 C. Vaults or Prison Cells—erection (masonry construction) C. Vaults or Prison Cells—iron and
Kiggers—ship or boat	3.00	75	steel construction
C. Riggers—not ship or boat6.00 C. Road Making—if within the cor-	2.00	1.00	C. Water Towers erecting
C. Road Making—if not within the corporate limits of a city or town4.50	2.50	1.50	pumping station and erection of
corporate limits of a city or town	2.50	50	standpipes and water towers and the making of dams and reser-
C. Roofers—all kinus (roof construc-			voirs
C. Sate Movers 6.00 C. Salt Mining—including driving	2.75	1.00	and connections
wells	1.26	50	C. Windmill mfrs.—erecting
wells			tion work only C. Wreckers—house
grading	2.50	75	C. Wreckers-marine
Source Sinking	3.00 3.50	8.00 (a)	ELECTRIC SCHEDUL
C. Ship Builders—iron, steel or wood (yard work), including			
C. Shipwrights repairing vessels or	3.00	50	The minimum premium for any schedule is \$50 for Employers Liabilit Employers and Public Liability.
	3.00	75	Electric Light and Power Cos.—
C. Sign (advertising) mfrs	1.50 2.00	75 50	C. Incandescent Circuits and Edison System, lamps in parallel and power circuits under 650 volts,
Smokestacks and Chimneys (me-		1.50	power circuits under 550 volts, including maintenance and ex-
tall-erection	4 00	EA	tension of lines and making of

_	Classification. B.L.	w.w.	P.L.
C. C.	Classification. E.L. Staff Workers 6.00 Stairbuilding (wooden)—shop and erecting	2.50	1.50
C.	Steam Heating-laving of mains		75
C.	and connections	2.50	2.00
C.	and connections		
	non-conducting materials to	2.00	50
Ç.	Steam Railroad Construction4.50	2.50	50 1.50
C.	Steam Railroad Construction9.00 Steam Railroad Construction-	2.50	2.50
_	same	4.00	1.50
- -	sonry only6.00	2.50	1.50
C.	Steam Railroad Construction—	2.50	1.00
C.	Steam Railroad Construction—	4.00	1.50
C.	Steeple and Tower Builders (not	2.00	
c	structural iron or steel)9.00	2.75 1.50	1.50 1.00
C. C.	Street Grading-if within the cor-		
	(no blasting)4.50	2.50	1.50
C.	Street Grading—if within the cor-		
_	(with blasting)9.00	2.50	2.50
C.	Street Grading—it not within the corporate limits of a city or		
C.	town (no blasting)4.50	2.50	50
٠.	Steam Railroad Construction—masonry only		
C.	Street Railroad Construction—	2.60	1.50
	cable or horse (exclusive of	2 50	2.50
C.	Street Railroad Construction—	2.00	
C.	installation of electricity only3.00 Street Railroad—Rail Ioint Weld-	1.50	2.50
٠.	ing in Street with Molten Iron	1 50	2.50
C.	corporate limits of a city or town (with blasting)	1.00	
C.	Tank (wood) Builders—erecting 6.00	4.00 2.50	1.50 50
Č.	Telegraph or Telephone-Con-	2.50	5.00
C.	Tank (wood) Builders—erecting.6.00 Telegraph or Telephone—Con- struction exclusively	2.00	0.00
	erection of, building and putting	2.50	1.00
Ç.	in place	1.25	50
č.	Threshing Machine Operators3.00	1.25 2.00	50 50
Č.	Tile Setters-making interior al-		-
_	Telescopes—erecting 3.00 Thermostats—erecting 3.00 Threshing Machine Operators3.00 Tile Setters—making interior alteration in fully completed buildings only 3.00 Tile Work—for decorative floors,	1.25	50
C.	The work-for decorative noors,		
_	tion3.00	1.25	50
Ç.	Tinsmiths—away from shop6.00	4.00 4.00	1.50 1.50
č.	Vaults or Prison Cells erection		
C	wainscoting and interior decora- tion	2.50	1.50
<u>~</u>	steel construction 13.50 Water Wheels—installation of 3.00 Water Towers—erecting 6.00 Water Works—construction of	4.00	8.00
с. С. С.	Water Wheels—installation of3.00	2.00 4.00	50 50
č.	Water Works—construction of	2.00	•
	pumping station and erection of		
	pumping station and erection of standpipes and water towers and the making of dams and reser- voirs. 6.00		
C.	Water Works laving of mains	4.00	1.25
c	and connections	2.50	2.00
č.	Wire Works (decorative)—erec-	4.00	50
c	tion work only200 Wreckers—house	2.00 4.00	50 3.00
č.	wand connections	2.00	50
	ELECTRIC SCHEDULE.		
,		. in	+hic
<u>sci</u>	The minimum premium for any rish hedule is \$50 for Employers Liability an nployers and Public Liability.	d \$10	for
En]	nployers and Public Liability. Electric Light and Power Cos.—		

		_
Classification. E.L. w.w. P.L. Electric Light and Power Cos.—	Classification. E.L. W.W. P C. Packing Houses—including hand-	·.L
C. Plants over 550 volts, including maintenance and extension of lines and making of service con-	ling of cattle and slaughtering, with pay roll of \$1,000,000 or	
lines and making of service con- nections	overLSU Z.UU	12
nections	M. Pork Packers (see Packing Houses). C. Refrigerator Cars—loading and	
ways—no part of outside circuit	unloading of, and caring for freight in cars during transit	-10
above ground, not constructing subways	The Public Liability is restricted to places where the goods are re-	
Telegraph and Telephone Cos.— C. Overhead wires, including main-	ceived only, excluding accidents by railroad, horses, vehicles, or loading	
tenance and extension of lines, and making of service connec-	or unloading.	
tions	C. Sausage and Sausage Case mfrs. (see Packing House).	
C. Where trunk wires are altogether	C. Slaughtermen	20
in subway conduits—no part of outside trunk circuits above ground, not constructing sub-	-with or without slaughtering 3.00 2.40	50
Ways	METAL SCHEDULE	_
Telegraph and Telephone Cos.— M. Office employees only*	Work Not Carried On in Shops, Factories, Etc In the following classifications, whenever the	ير he
*Not to be written unless construc-	In the following classifications, whenever the words "shop only" are followed by an , if the risk is not strictly confined to shop work, 20 p	be er
tion and maintenance policies for both Employers Liability and Public	cent extra must be charged on both Employe	33
Liability are carried concurrently therewith.	and Public Liability, without division of pay ro In such case, the Employers and Public Contra	ic.
LEATHER AND SHOE SCHEDULE.	tors Policy must me used. M. Adding Machine mfrs. (shop	
M. Bag mfrs.—traveling, portman-	only)	10
teau and valise	ratus mirs. (shop only)"	6 13
M. Boot and Shoe mfrs	M. Anchor mfrs. (shop only)111 2.00 M. Annunciator (hotel) mfrs. (shop	15
M. Curriers	M. Architectural Iron Works (shop	10
M. Embossed Leather mfrs	M. Architectural Iron Works (shop only)	15
M. Enameled Leather mfrs	only)	10
M. Leather Belting mfrs	M. Arms (heavy ordnance) mirs.	15
scraps	M. Automatic Sprinkler mfrs. (shop	12
M. Leather Embossing	M Axe mfrs. (shop only)	13
M. Morocco Dressers	M. Badge (metal) mfrs. (plus stamp-	12
M. Pocketbook mfrs	ing rate of 7½ per cent E. L. and 3 per cent W. W.) (shop	
M. Shoe Stock mfrs	only)	12
M. Tanners		12 12
LUMBER SCHEDULE.	M. Bicycle and Bicycle Parts mfrs.	•
M. Bark Mills		13
M. Box mfrs.—no machinery	M. Blacksmiths—not shoeing (slfop only)	2
M. Box mfrs.—cigar	M. Biacksmiths—snoeing (snop only)2.40 2.00 s	5
hoops, etc	M. Bolt and Nut mfrs. (shop only)1.00 1.50	
M. Excelsior mfrs	M. Brass roundry (snop only) 150 1	3
M. Lath mfrs	M. Britannia Ware mfrs. (shop only)11 3.80 1 1 1 2.80 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2
ations of logging railroad)25 3.00 20	M. Button (metal) mfrs. (shop onlyy) .90 1.50 1. M. Cable (wire) mfrs. (shop only)1.11 2.50	5
M. Lumber Yard Employees1.20 8.00 80 M. Packing Case mfrs.—no ma-	M. Can mirs. (plus stamping rate of	
chinery	7½ per cent E. L. and 3 per cent W. W.) (shop only)	
M. Planing and Moulding Mills1.20 3.00 30	M. Carriage I ashes and Carriage	•
M. Saw Mills (including all em-	Tops mirs. (not wooden) (shop only)	
ployees whose duties require their presence in the mill)1.87 3.00 30	M. Car Wheel mfrs. (shop only)1.11 2.00 11 M. Cash Register mfrs. (shop only)78 1.00 11 M. Castings (steel) mfrs. (shop only)1.11 2.50 11	0
M. Shingle mfrs	i M. Cast Iron Pipe mirs. (shop only).i.ii Zur 📙	
MEA' PACKING HOUSE AND STOCK YARD	M. Chain and Anchor mfrs. (shop only)	_
SCHEDULE	l M. (Thandelier mfrs. (shop only)*90 1.50 1.5	3
C. Cattle Dealers (not operating stock yards)	M. Coffin and Casket (metal) mirs.	_
C. Live Stock Shippers	M. Copper and Zine Goods mfrs.	_
live stock or slaughtering), and Sausage and Sausage Case mirs60 1.25 8	(shop only)	1
C. Packing Houses—including hand- ling of cattle and slaughtering,	M. Cotton Gin mfrs. (shop only)90 1.50 13 M. Crushed Steel mfrs. (same as	į
with pay roll of less than \$1,000,- 600	Steel Works).	ł

Classification. E.L.	w.w.		Classification.	w.w.	
M. Cutting Dies mfrs. (shop only) 30	1.50	12	M. Printing Press mfrs. (shop only)* .90 M. Projectile, Shell or Case mfrs.—	1.50	12
M. Cutting Dies mfrs. (shop only)90 M. Decorative Wire mfrs. (shop only)90	1.25	12	M. Projectile, Shell or Case mirs		
M. Drop Forging Works (shop only) .90	1.50	12	no loading with explosives nor		
M. Electric Apparatus mirs. (shop		1	testing (shop only)l.ll	1.50	15
only)	1.50	13	M. Pulley Block (metal) mfrs. (shop	1 50	10
H. Elevator mira. (and) omy/	1.50	12	only)	1.50 1.50	12 12
M. Fender and Fire Iron mfrs. (shop only)	1.50	12	M. Pump (metal) mfrs. (shop only)* .90 M. Razor mfrs. (shop only)90		12
only)	1.50	10	M. Revolver mirs.—not charging	1.00	
M. Fire Engine mirs. (shop only)*90		12	shells (shop only)	1.00	10
M. Fire Engine mirs. (shop only)*90 M. Fire Escape mirs. (shop only)90	1.50	12	M. Rolling Mills—iron or steel (shop		
M. Fireproof Materials mig. (includ-		1	only)1.11	2.50	15
ing herringbone, expanded steel products, steel furniture and		1	M. Rolling Mills—other than iron or	4 50	10
products, steel furniture and	1 EA	10	steel (shop only)	1.50 1.50	12 12
filing equipment)	1.50	12 12	M Saw mfre (shop only)	1.50	12
W Foundry Reli (shop only)*90	1.50	12	M Scale mira (shop only)*90	1.50	12
M. Foundry (shop only)	1.50	12	M. Saw mfrs. (shop only)	1.50	-8
M. Furnace murs.—nouse neaters			M. Sewing Machine mirs. (shop		
(shop only)*	1.50	12	only)	1.25	10
M. Galvanized Iron Workers (shop			M. Sheet Metal Workers (shop only)		
only)	1.50	12	(see Galvanized Iron Workers).		
only) 90 M. Gas Fixtures mirs. (shop only)* 90 M. Gas Holders (shop only)* 111 M. Gas Holders (shop only) 111 M. Gas Holders (shop only) 111	1.50 1.60	12 15	M. Ship Builders—iron or steel (shop only)	2.00	15
M. Gas and Steam Fitters (shop only) .90		12	M. Shot Works (shop only)1.11	1.50	16
M. Gum Vending Machine mirs. (see	2.00	}	M. Shovels, Spades, Scoops and		_
Slot Machine mfrs.) (shop only).		Į	Hoes mirs. (shop only)90	1.20	12
M. Gun, Rifle and Pistol mirs. (not			M. Silverware mirs. (shop only)bu	1.00	. 8
charging shells) (shop only)78	1.00	10	M. Skate mfrs. (shop only)	1.50	12
M. Hardware (builders) mfrs., butts,		1	M. Slot Machine mirs. (shop only)78	1.00	10
hinges, locks, door-bolts, window catches and lifts and such other		1	M. Soda Water Apparatus mfrs. (shop only)*	1.00	6
light hardware as is used exclu-		1	M. Spring Bed mirs. (shop only)90	1.50	12
sively for the trim of buildings			M. Spring mfrs. (shop only)1.11	1.50	12
(shop only)	1.50	8	M. Spring mfrs. (shop only)1.11 M. Spring Steel mfrs. (shop only)1.11	1.25	15
M. Hardware (carriage) mfrs. (not		_	M. Sprinkler (automatic) mira, (snop		
otherwise classified) (shop only)00	1.50	8		1.25	12
m. naroware (saggiery) mirs. (not			M. Stamping (tin and metal) Works		
otherwise classified) (shop only)60	1.50	12	(see Can Manufacturers) (shop		
M. Horse Shoe mfrs. (shop only)90 M. Instrument (professional or scien-	1.50	مد	only). M. Stationary Engine mfrs. (shop		
tific) mfrs. (shop only)*90	1.00	12	only)*	1.50	12
M. Iron Foundry (shop only)90	1.50	12	M. Steam Radiator mirs. (shop only) .90	1.50	12
M. Jewelry mirs. (shop only)60	1.00	8	M Steam Shovels Dredges and Rai-		
M. Iron Foundry (shop only)	1.00	8	last Unloader mfrs. (shop only).1.11	3.80	15
M (she) (metal) mire (nine etamn.			last Unloader mfrs. (shop only).1.11 M. Steel Castings mfrs. (shop only).1.11 M. Steel Freight Cars. Pressed Steel	2.50	15
ing rate of 7½ per cent E. L. and 3 per cent W. W.) (shop			M. Steel Freight Cars, Fressed Steel		
only) 90	1.50	12	Truck Frames and Bolster mirs. (shop only)*1.11	2.50	15
only)	1.50	12	M. Steel Works (shop only)1.11	2.50	15
M. Lantern mfrs. (shop only)*90	1.50	12	M. Stencil mfrs. (shop only)90		13
M. Lawn Mower mfra (shon only). 90	1.20	12	M. Stove mfrs. (shop only)*90	1.50	12
M. Lead Works—sheet, pipe, shot,			M. Sword mfrs. (shop only)90	1.50	12
M. Lead Works—sheet, pipe, shot, etc. (no smelting) (shop only)1.11	1.50	15	M. Sword mfrs. (shop only)	1.00	•
M. Lock mfrs. (shop only)	1.60 1.60	15 15	m. 18g, Check and Laber (metal)		
M. Loom Harness and Con Tube	1.00		mfrs. (plus stamping rate of 71/2 per cent E. L. and 8 per cent		
and Shuttle mfrs. (shop only)*90	1.50	12	W. W.) (shop only)	1.50	
M. Loom mirs, (shop only)*90	1.50	12	M. Tank Builders (shop only)1.11	1.60	15
M. Machine Shops (shop only)*90 M. Machine Shops with Foundries	1.50	12	M. Telegraph and Telephone Appa-	1 50	40
M. Machine Shops with Foundries	4 -0	-10		1.50 1.50	12 12
(shop only)*	1.50 1.50	12 12	M. Telescope mfrs. (shop only)90		
M. Mail Box mfrs. (shop only)*90 M. Malleable Iron Works (shop	1.00	16	M. Thermometer mirs. (shop only)60 M. Thermostat mirs. (shop only)90	1.50	12
only)	1.50	12	M. Tin Can mfrs. (plus stamping		
M. Marine Engine mfrs.(shop only) 1.11	1.60		M. Tin Can mfrs. (plus stamping rate of 71/2 per cent E. L. and 8 per cent W. W.) (shop only)1.00		
M. Mattress (wire) mfrs. (shop only) .90	1.50		per cent W. W.) (shop only)1.00	2.00	13
M. Metal Ceiling mfrs. (shop only)90	1.50		M. Tin Foil mfrs. (shop only)90	1.25	12 19
M. Metal Turners (shop only)90	1.50		M. Tin Plate mirs. (shop only)90 M. Tin Plate Rolling and Dipping	1.00	14
M. Nail and Spike mirs. (shop only)90	1.00		(other portions of tin plate in-		
M. Needle mfrs. (shop only)	2.00	•	dustry to be written at the rate		
Only)	1.00		for tin plate mirs.) (shop only)60	1.50	12
M. Nut and Bolt mfrs. (shop only)1.00	1.50	18	M. Tin Works (plus stamping rate of 7½ per cent E. L. and 3 per cent W. W.) (shop only)1.00		
M. Oil and Sheet Iron Stoves, as-			of 7½ per cent E. L. and 3 per	9 00	13
sembling and riveting only (no	1 05	10	M Tool mire (shop only)	2.00 1.50	
M Oil Store were (chan aniv) 96	1.50	12	M Tow (metal) mfrs (shop only)75	1.00	
mfg.)	00		M. Tool mfrs. (shop only)	1.50	16
or metal, tin, lead, etc., into thin			M. Turners (metal) (shop only)90	1.50	12
sheets for wrapping tobacco,			M. Type Founders (shop only)90	1.50	12
chewing gram etc.) (shop only). 90	1.50	12	M. Typesetting Machine mtrs. (shop	1.50	12
M. Pen mirs. (shop only)	1.00		only)*	1.00	
M. Phonograph mirs. (shop only)*78 M. Pin mirs. (shop only)	1.00 1.00		M. Ventilator mfrs. (shop only)90	1.50	12
L. Pipe (cast iron) mirs. (shop	2.00	•	M. Watch mfrs. (shop only)60	1.00	
Oniv)	2.00	15	M. Watch Case mfrs. (shop only)60	1.00	
M. Pistol mfrs.—not charging shells			M. Water Tower mfrs. (shop only)1.11	3.80	15
(shop only)	1.00		M. Water Wheel (metal) mirs. (shop		
M. Plumbers (shop only)	1.50	12	only)	1.50	13
only)	1.50	12	M. Weighing Machine mfrs. (shop only)*	1.50	10
····;/			July		

					
Classification. E.L. W. M. Wheel (metal)—car) mfrs. (shop	.w. P.1	L. W	Classification. E.I	W.W	/. P.L.
111 9	.00 1	15 M.	Bone and Ivory Turners		
M. Wheelbarrow (metal) mfrs. (shop only)	50 1	12 M	Bottling Works) 1.20) 14
M. Windmill (metal) mfrs. (shop		12 M	Breweries	1.50) 18) 10
M. Wire Basket and Cage mfrs.	~	M	. Building Material Dealers (yard		
(SDOD ONLY)	.20	12 12 M.	work only)	3.00	3)
M. Wire Cloth mfrs. (shop only) 90 1 M. Wire Drawing Works (shop only)1.11 2	50 1	ויסד	CIRSSINGQ)	1.8	
M. Wire Nail mfrs. (shop only)	50	15 M	Button mfrs.—bone and ivory 6. Butchers' Supplies mfrs 66	1.50	i i
M. Wrought Iron Pipe mirs. (shop only)	.50 1	15 M.	Cab Companies stable hazard only (see Livery Stables)	5 1.75	1.5
M. Zinc and Copper Goods mirs.	EA 1	M.	Canning Works (no stamping)G. Carbon mfrs.—for electric pur-	1.2	
(shop only)	.50	13 M	carbon mirs.—for electric pur- poses	1.25	19
M. Corn Mills	.25	8 M	. Carbon Black mfrs. (see Lamp Black mfrs.)		
M. Flour Mills	.25	8 M	. Carnet Cleaning or Beating	: 1 A0	
M. Grist Mills	.00	8 M	Works	4.00	9
	.25	8 M	. Celluloid Articles mfg. (no cellu- loid mfg.)	5 1L00	2 (
ing)	.25	8 M	. Cellulose mfrs	1.75	10
M. Millers (not otherwise classified)60 1.	.25 .25	8 M	Cemetery Companies	1.00	(b)
MINING (EXCEPT COAL) SCHEDU	JLE.	I M.	Cleaners and Dyers	5 1.00	•
C. Clay or Shale Mines1.50 2.	.50 (1	a)	shipping by water	4.00	15
C. Copper Mines	.50 (a	3 M	. Coal Merchants—not receiving or shipping by water1.87	1.50	54
C Gold Mines 150 X	.50 (s	a) M a) M	. Cocoa Fibre mirs	1.25	10
C. Graphite Mines 1.50 3. C. Gypsum Mines 1.50 3. C. Iron Mines 1.50 3.	.50 (a)	(see Fruit Evaporators).		
C. Iron Mines—surface, no shafts,	.00 (1		Coffee Manipulators or Cleaners (not grinders or roasters)	1.25	
tunnels or drifts	.50 (a	a) M M	Coffee Roasters	1.25 1.25	15
Arkansas, Illinois, Iowa, Indian		M	. Cordage mirsLbi	1.29	13
except counties of Jefferson, St.		1 M	. Cotton Ginning		
except counties of Jefferson, St. Genevieve, St. Francois, Perry, Bollinger, Cape Girardeau, Scott, Mississippi, New Madrid, Washington, Iron, Madison, Wayne, Stoddard, Butler and Dunklin. (No division of pay roll between		l w	pressing and compressing	1.50	10
Mississippi, New Madrid, Wash-			gines	1.00	8
Stoddard, Butler and Dunklin.		I M	. Culm (slack of coal refuse) wash-		
(No division of pay roll between topmen and miners in any of		l M	ing	1.25 1.00	15 5
said States)	.50 (4	a) M	Distilling	1.50	10
C. Lead Mines—elsewhere	.50 (3	a) M M	Distilling	1.00	
-limited to the counties of Jef-		ا ر	and Slate Pencil mfrs	1.29	19
ferson, St. Genevieve, St. Fran- cois, Perry, Bollinger, Cape Gi-			#The Dublic Lightlity right is non-		
rardeau, Scott, Mississippi, New Madrid, Washington, Iron, Madison, Wayne, Stoddard, But-		M	bited by this company. Emery Cloth mfrs. Emery Wheel mfrs. Enamel Cloth mfrs. Enamelers Enamelers 60	1.25	8
Madison, Wayne, Stoddard, But- ler, Dunklin2.00 3.	. 50 (a	a) M M	Enamel Cloth mirs	1.25	12
Manganese Mines:	`		Enamelers60	1.00	8
C. Underground	. <u>50</u> (a	a)	(no contract liability)90		*75
C. Mica Mines		a) C. a)	Express Companies—not train work (no contract liability) 90		•75
C. Ore Mines (not otherwise classi-	:		The Public Liability is restricted		
C One Mines shelts summals on			places where the goods are re- ived only, excluding accidents by		
C. Ore Mines—surface, no shafts.	.50 (1	e/ ra	ilroads, horses, vehicles and load-		
tunners, of diffits (not otherwise			g or unloading. . Eveglass and Spectacle mirs	1.00	5
C. Phosphate Mines	.50 (i	M	. Fancy Notion mfrs. (novelties)	1.25	8 19
C. Rock Salt Mines	.50 (: .50 (:	9) M	Farm Laborers		13
C. Salt Mining—pumping	. <u>50</u> (a	a'i M	. Fibre mfrs.—for mats and mat-	1.35	10
C. Sulphur Pyrites Mines1.50 3.	. <u>5</u> 0 (ı		ting	9 55	20
	.50 (1	a) M	(wood covered with sheet iron)1.00. Fireworks mirs. (no exhibition		
MISCELLANEOUS SCHEDULE. M. Agricultural Implement mfrs	.20	10 M	work)	4.00	2,00
M. Appraisers of Buildings and of		1	(no vessel bazard)	Loo	6 10
Machinery not in motion	25	12 M 10 M	Fishing Tackle mfrs. 45 Floor Cloth mfrs. 45	1.35	1
M. Asbestos mírs		10 M	Florists—cultivating and garden- ing		10
only	.25	80 M	. Fruit (dried) Packers—not fruit		
M. Awning and Tent mirs.—shop and erecting		00	evaporators (excluding box fac- tories)	1.00	ş
M. Beet Sugar mfrs	.75	15 M 7 M	. Fruit Evaporators	1.00	8
M. Black Lead mirs		10 M	Fuse mirs3.00	4.00	*

	w.w.	P.L.	Classification. E.L.	w.w.	P.L.
M. Garbage Works—destruction of	1 50	12	M. Pickle mfrs	1.00	•
garbage	1.00	10	operation only	1.25	Q
C. Gas Works-operating of gas	2.00		operation only	1.00	ž
C. Gas Works—operating of gas house, maintenance of existing			M. Printers' Materials mirs60	1.00	ĕ
works and mains and making of			C. Railroad-logging (see Logging,		-
house connections	1.50	*2.0 0	Railroad).		
*Excluding explosion, inhalation or			C. Railroad—steam (not logging		
asphyxiation.			railroad)—operation of same, in-		
C. Gas Works-operating of gas			cluding ordinary maintenance of		
C. Gas Works—operating of gas house, maintenance of existing			roadbed. Such roads, when not		
works and mains and making of	4		more than fifty (50) miles long, ` when used for transportation of		
house connections	1.50	76.00	passengers and freight, and when		
†Including explosion, inhalation or			operated with grades not to ex-		
asphyxiation.			ceed 100 feet to the mile, may be		
M. Gelatine mfrs	1.00	10	ceed 100 feet to the mile, may be written for Employers Liability		
m. Guding and Electropiating	TOO	_5	only, the pay roll to include all		
M. Glucose mfrs	1.75	15	employees, including office men.4.50	6.00 1.25	10
M. Glue mfrs	1.60	10	M. Roofing Felt mirs. (not paper)75 M. Rope mirs1.50	1.25	10 15
M. Gold Platers	1.00 1.25	10	M. Rope mfrs	1.20	W
M. Horse and Cattle Shoers1.89	2.00	24	tion and delivery of horses)2.25	2.00	5.00
M. Horse Dealers including exhibi-			M. Salt mfrs. (not mining or sinking		
tion and delivery of horses2.25	2.00	5.00	wells)	1.25	12
M. Ice (artificial) mirs	1.80	75	wells)	1.00	. 8
C. Ice Dealers—no harvesting90	1.80	75	M. Snoddy mirs	1.50	10
C. Ice Companies harvesting and	- 00		M. Shoe and Harness Blacking mirs, .75	1.00	7
storing	1.80	75	M. Silver Platers	1.00 1.00	5 10
M. Incandescent Lamp mfg	1.25 1.25	10	M. Spice mills	1.25	6
M. Ink (writing) mirs	1.00	Б	M. Sporting Goods mfrs	1.25	10
M. Isinglass (mica) mirs	1.00	5	M. Stablemen (inside stable walls		
M. Isinglass (fish glue) mfrs	1.00	10	only not selling)	1.75	1.25
M. Ivory Turners	1.25	10	M. Stablemen-not selling-in con-	1 000	1 05
M. Japanning Shops	1.00	8 10	M. Starch mirs	1.10	1.25
M. Lamp Diack mus	1.00	10	M. Steam Heating or Power Com-	1.20	
M. Laundry—with guards (indorsement to be attached to policy in			panies supplying heat or power		
each case as provided by this			by steam only (no electricity or		
company)	1.25	10	construction)	1.50	20
M. Laundry—without guards4.50 M. Lead (black) mfrs	2.00	10	M. Stove Polish mirs	1.25	10
M. Lead (black) mirs	1.25	10	M. Street Railroad Companies—cable 1.20 M. Street Railroad Companies—	1.50	•
M. Lens mirs	1.00	5 8	M. Street Railroad Companies	1 25	
C. Live Stock Shippers (see Mest	1.20	•	M. Street Railroad Companies—elec-	1.00	
M. Linoleum and Cork Carpet mfrs. 45 C. Live Stock Shippers (see Meat Packing House and Stock Yard			tric, all systems1.20	1.50	
Schedule)	2.40	50	M. Street Railroad Companies		_
M. Livery and Boarding Stables (in-			dummy engines	2.50	•
side stable walls only, not sell-		4 0-	hibited by this company		
C. Logging—railroad (excluding ac-	1.75	1.25	hibited by this company. M. Sugar Refiners (including all in-		
cident to passengers)4.50	6.000	50	cidental work)97	1.75	15
M. Mailing and Addressing Com-		••	M. Syrup Mixing (no mfg.)	1.00	8
panics	1.00	5	M. Tar mfrs	1.25	10
M. Match mfrs. (excluding lumber-	4		M. Tin Plate Decorating (no frame	• •	
ing and sawmill operation)75	1.50	6	making or framing)	1.00 1.25	8 15
M. Mica—preparation of, for elec- trical insulation	1.00	5	C. Undertakera 75		10
M. Military Goods mirs. (no arms	1.00	u	C. Undertakers	2.00	10
manufactured)	1.00	10	cabinet makers)	1.0n	Б
manufactured)	1.50	8	M. Vinegar mfrs	1.00	8
A Molasses and Syrup mirs	1.75	15	M. Vinegar mfrs	1.50	10
M. Mucilage mfrs	1.00	5	no construction work) 72	1 50	50
otherwise classified)	1 60	10	no construction work)	1.00	100
M. Mustard Mills	1.95	6	mirs	1.00	5
C. News Agents (no contract liabili-		•	M. Whalebone mfrs	1.25	10
ty)	1.50	*16	M. Wheat Cleaning Machines60	1.20	10
*The Public Liability is restricted			M. Whip mrs. 45 M. Window Curtain Roller mrs. 90 M. Wine mrs. 60	1.00	10
to places where the goods are re-			M. Window Curtain Koller mirs90	1.20	13
ceived only, excluding accidents by			M. Wire Insulation for Electrical	1.20	•
railroads, horses, vehicles and load- ing or unloading.			Purposes (no manufacturing of		
M Nickel Platers and Pinisham en	4 00	_	cables)	1.00	5
M. Nickel Platers and Finishers 30 M. Nuts-handling, cleaning and	1.00	5	M. Wood Preserving Operations1.50	2.00	20
shelling45	1.25	6	OILS, ETC., SCHEDULE.		
C. Nurserymen	1.00	10	M. Axle Grease mirs00	1.50	12
C. Nurserymen	1.25	8	M. Butter and Butterine mfrs60	1.00	8
	1.00	8	M. Candle mfrs	1.25	10
4. Umnibus Companies (inside		1 85	M. Castor Oil mfra90		12
stable walls only) (not selling)75	1.25 1.00	1.25 5	M. Cheese mfrs	1.20	10 12
M. Painters (in shop)75	1.00	10	M. Cod Liver Oil mfrs	1.95	10
M. Paste mirs	1.00	Ď	M. Cottolene mfrs	1.00	- 8
m. Photographic Sensitive Films			M. Cottolene mfrs		
and Dry Plates, manufacturing			1 refining	9 60	12
only and damping and at -			Tenning	2.00	
only and development of nega-	1 00	E	m. Cottonseed Oil Refiners (refining	2.00	
M. Painters (in shop)	1.00	5	M. Cottonseed Oil Refiners (refining only, no manufacturing or expressing of oil)	1 95	16
only and development of nega- tives only	2.00	5 5	M. Cottonseed Oil Refiners (refining only, no manufacturing or expressing of oil)	1.25 1.25	10 10

					
Classification. R.L.	w.w.	P.L.	Classification.	w.w.	P.I.
M. Grease mfrs	1.50	10	M. Peat Fuel mirs. (see Brick mfrs.)		
M. Lard Refiners	1.50	10	M. Pipe—clay (tobacco) mírs	1.00	5
M. Linseed Oil mfrs	1.25	10	M. Plate Glass mirs, (no quarrying		_
M. Oil Cake mfrs	1.50 1.50	12 12	or excavation)	1.50	8 5
M Oil (figh) mfrg 90	1.50	12	C. Potteries—flower note art and	1.00	0
M. Oil (petroleum) Refiners	1.50	12	C. Porcelain Ware mirs		
M. Oil (tallow) mfrs90	1.50	12	sewer or drain pipe)	1.00	5
M. Oil (tallow) mfrs	1.50	12	C. Potteries—tiling, gas retorts, sewer		
M. Ulcomargarine mirs	1.00	-8	and drain pipes	1.50	16
M. Pearline mfrs	1.25 1.25	10 10	C. Stone China mfrs	1.00	15 15
M. Soap and Soapine mfrs	1.25	10	C. Terra Cotta mira	1.50	15
M. Wax mfrs		10	C. Tile (for decorative purposes)	1.00	6
ORE REDUCTION AND CONCENT		TON	C. Tile (roof and drainage) mfrs60	1.50	15
SCHEDULE.	KAI.	ION	PRINTING SCHEDULE.		
	0 EA	10		- 00	-
M. Aluminum Smelting	2.50 2.50	18 18	M. Bookbinders30	1.00 1.00	ē
M. Carbide of Calcium mfrs90	2.50	18	M. Electrotypers	1.00	ž
M. Carborundum mírs	2.50	18	M. Hand Printers	.60	Ğ
M. Charcoal mfrs	1.25	10	M. Label (not metal) mfrs	1.00	6
M. Coke Burners	1.25	10	M. Lithographers-including artists		_
M. Copper Refiners (no ore reduc-	1 05	10	and engravers	1.00	5
tion)	1.25 2.50	12 18	M. Newspaper Offices	1.00 .60	5 5
M. Gold Refiners (no ore reduction)90	1.25	12	M. Printers—steam30	1.00	5
M. Gold Reduction—cyanide process90	2.00	12	M. Publishers	1.00	5
M. Gold Smelters	2.50	18	M. Publishers		
M. Iron Smelters1.40	2.50	18	mirs	1.00	5
M. Lead Smelters	2.50	18	M. Wall Paper Printing, including	1.50	8
tion)90	1.25	12	paper making	TOU	•
M. Ore Crushers	2.00	12	making)	1.00	6
M. Ores—oncentrating and amalga-			- -	000	
mating of	2.00	12	RUBBER AND COMPOSITION G SCHEDULE,	COD	3
M. Phosphate Works (no mining)1.57	1.50 2.00	12 12		9 50	20
M. Quartz Mills	2.00	12	M. Button (celluloid) mfrs3.00 M. Celluloid mfrs3.00		20
M. Silver Refiners (no ore reduction) .90	1.25	. 12	M. Comb (hard rubber) mfrs	1.00	- Š
M. Silver Smelters	2.00	12	M. Coraline mfrs3.00	2.50	20
M. Smelters (not otherwise classified) .90	2.50	18	M. Fibroid mirs	3.60	20
M. Tin Smelters90	2.50	18	M. Gutta-Percha mfrs	1.00	5
M. Zinc Smelters	2.50	12	M. India Rubber mfrs	1.00 2.50	20 20
PAPER SCHEDULE.			M. DIRIUM IIII S	A. 00	
FAFER SCHEDULE.			M Rubber Relting mire 97	1 00	
M. Bag (paper) mfrs	1.00	5	M. Rubber Belting mirs	1.00 1.00	5 5
M. Bag (paper) mfrs	1.00	Б	M. Rubber Belting mirs	1.00	5 5 5
M. Bag (paper) mfrs		5	M. Rubber Belting mirs	1.00 1.00 1.00	5 5
M. Bag (paper) mfrs	1.25	6	M. Rubber Belting mirs	1.00 1.00 1.00 1.00	5 5 5
M. Bag (paper) mfrs	1.25 1.50	5 12	M. Rubber Belting mirs	1.00 1.00 1.00 1.00 1.00	5 5 5
M. Bag (paper) mfrs. .37 M. Box and Bottle Cover mfrs. (made of corrugated and cork packing paper) .87 M. Box (paper) mfrs. .60 M. Cardboard mfrs. .75 M. Carpet Lining (paper) mfrs. .75	1.25 1.50 2.00	5 12 8	M. Rubber Belting mirs 37 M. Rubber Boot and Shoe mirs 37 M. Rubber Cement mirs 37 M. Rubber mirs 37 M. Rubber Stamp mirs 37 M. Rubber Tire mirs 37 M. Vulcanized Rubber mirs 37	1.00 1.00 1.00 1.00	5 5 5
M. Bag (paper) mfrs. .37 M. Box and Bottle Cover mfrs. (made of corrugated and cork packing paper) .87 M. Box (paper) mfrs. .60 M. Cardboard mfrs. .75 M. Carpet Lining (paper) mfrs. .75	1.25 1.50	6	M. Rubber Belting mirs	1.00 1.00 1.00 1.00 1.00 1.00	5 5 5
M. Bag (paper) mfrs. .37 M. Box and Bottle Cover mfrs. (made of corrugated and cork packing paper) .87 M. Box (paper) mfrs. .60 M. Cardboard mfrs. .75 M. Carpet Lining (paper) mfrs. .75	1.25 1.50 2.00 1.50	5 12 8 8	M. Rubber Belting mirs	1.00 1.00 1.00 1.00 1.00 1.00	5 5 5
M. Bag (paper) mfrs. .37 M. Box and Bottle Cover mfrs. (made of corrugated and cork packing paper) .87 M. Box (paper) mfrs. .60 M. Cardboard mfrs. .75 M. Carpet Lining (paper) mfrs. .75 M. Envelope mfrs. (no paper manufacturing) .37 M. Fibre Ware (papier maché) mfrs. .76	1.25 1.50 2.00 1.50 1.00 1.25	5 12 8 8 5	M. Rubber Belting mirs	1.00 1.00 1.00 1.00 1.00 1.00	5 5 5 5 5
M. Bag (paper) mirs. .37 M. Box and Bottle Cover mirs. (made of corrugated and cork packing paper) .37 M. Box (paper) mirs. .60 M. Cardboard mirs. .75 M. Carpet Lining (paper) mirs. .76 M. Envelope mirs. (no paper manufacturing) M. Fibre Ware (papier maché) mirs. .76 M. Lace and Ornamental Paper mirs. .87 M. Lace and Ornamental Paper mirs. .87	1.25 1.50 2.00 1.50 1.00 1.25 1.00	5 12 8 8 5 10	M. Rubber Belting mirs	1.00 1.00 1.00 1.00 1.00 1.00	5 5 5 5
M. Bag (paper) mirs	1.25 1.50 2.00 1.50 1.00 1.25	5 12 8 8 5	M. Rubber Belting mirs	1.00 1.00 1.00 1.00 1.00 1.00	5 5 5 5 5
M. Bag (paper) mirs	1.25 1.50 2.00 1.50 1.00 1.25 1.00 1.50	5 12 8 8 5 10	M. Rubber Belting mirs	1.00 1.00 1.00 1.00 1.00 1.00	5 5 5 5 5
M. Bag (paper) mirs	1.25 1.50 2.00 1.50 1.00 1.25 1.00 1.50	5 12 8 8 5 10 5 8	M. Rubber Belting mirs	1.00 1.00 1.00 1.00 1.00 1.00	5 5 5 5 5 7 7
M. Bag (paper) mirs	1.25 1.50 2.00 1.50 1.00 1.25 1.00 1.50	51288 51058 5688	M. Rubber Belting mirs	1.00 1.00 1.00 1.00 1.00 1.00	5 5 5 5 5 7 7
M. Bag (paper) mirs	1.25 1.50 2.00 1.50 1.00 1.25 1.00 1.50 1.50	51288 5058 56885	M. Rubber Belting mirs	1.00 1.00 1.00 1.00 1.00 1.00 2.35 2.35	5 5 5 5 75 75 75
M. Bag (paper) mirs	1.25 1.50 2.00 1.50 1.00 1.25 1.00 1.50	51288 51058 5688	M. Rubber Belting mirs	1.00 1.00 1.00 1.00 1.00 1.00 2.35 2.35	5 5 5 5 5 7 7
M. Bag (paper) mirs	1.25 1.50 2.00 1.50 1.00 1.25 1.00 1.50 1.50	51288 5058 56885	M. Rubber Belting mirs	1.00 1.00 1.00 1.00 1.00 1.00 2.35 2.35	5 5 5 5 75 75 75
M. Bag (paper) mirs	1.25 1.50 2.00 1.50 1.00 1.50 1.00 1.50 1.00 2.00	5288 5058 56869 5	M. Rubber Belting mirs	1.00 1.00 1.00 1.00 1.00 2.35 2.35 4.00	5 5 5 75 75 †
M. Bag (paper) mirs	1.25 1.50 2.00 1.50 1.00 1.25 1.00 1.50 1.00 1.00 1.00 2.00	51288 5058 56869 5 8	M. Rubber Belting mirs	1.00 1.00 1.00 1.00 1.00 2.35 2.35 4.00	5 5 5 5 75 75 75
M. Bag (paper) mfrs	1.25 1.50 2.00 1.50 1.00 1.25 1.00 1.50 1.00 2.00 2.00 2.00	5288 5058 56869 5	M. Rubber Belting mirs	1.00 1.00 1.00 1.00 1.00 2.35 2.35 4.00	5 5 5 75 75 †
M. Bag (paper) mirs	1.25 1.50 2.00 1.50 1.00 1.25 1.00 1.50 1.00 2.00 2.00 2.00	51288 5058 56869 5 8	M. Rubber Belting mirs	1.00 1.00 1.00 1.00 1.00 2.35 2.35 4.00	5 5 5 75 75 †
M. Bag (paper) mirs	1.25 1.50 2.00 1.50 1.00 1.00 1.50 1.00 2.00 2.00 2.00 1.25	51288 5058 56869 5 8	M. Rubber Belting mirs	1.00 1.00 1.00 1.00 1.00 2.35 2.35 4.00	5 5 5 75 75 †
M. Bag (paper) mirs	1.25 1.50 2.00 1.50 1.00 1.25 1.00 1.50 2.00 1.00 2.00 2.00 1.25	51288 51058 568859 58108	M. Rubber Belting mirs	1.00 1.00 1.00 1.00 1.00 2.35 2.35 4.00	65555 7675 7676
M. Bag (paper) mirs	1.25 1.50 2.00 1.50 1.00 1.25 1.00 1.50 2.00 1.00 2.00 2.00 1.25	51288 5058 59 5 8108 5	M. Rubber Belting mirs	1.00 1.00 1.00 1.00 1.00 1.00 2.35 2.35 4.00 1.00 4.00	55555 75 76 † 76
M. Bag (paper) mirs	1.25 1.50 2.00 1.00 1.25 1.00 1.00 1.00 2.00 2.00 1.25 1.00	51288 51058 568859 5 8108 5 81	M. Rubber Belting mirs	1.00 1.00 1.00 1.00 1.00 1.00 2.35 2.35 4.00 1.00 4.00	65555 7675 7676
M. Bag (paper) mirs	1.25 1.50 1.50 1.25 1.00 1.50 1.00 1.50 1.00 1.00 1.00 1.0	51288 5058 59 5 8108 5	M. Rubber Belting mirs	1.00 1.00 1.00 1.00 1.00 1.00 2.35 2.35 4.00 1.00 4.00	55555 75 76 † 76
M. Bag (paper) mirs. 37 M. Box and Bottle Cover mirs. (made of corrugated and cork packing paper) 87 M. Box (paper) mirs. 80 M. Cardboard mirs. 55 M. Cardboard mirs. 75 M. Cardboard mirs. 75 M. Envelope mirs. 76 M. Envelope mirs. 76 M. Lace and Ornamental Paper mirs. 37 M. Leather—imitation (paper) mirs. 75 M. Mat Board mirs. 58e Box and cardboard migs. 37 M. Paper Bag mirs. 37 M. Paper Bag mirs. 35 M. Paper Bag mirs. 37 M. Paper and Pulp Mills combined. 32 M. Playing Card mirs. 37 M. Playing Card mirs. 37 M. Pulp Mills 90 M. Sand Paper mirs. 36 M. Stationery mirs. 37 M. Stationery mirs. 37 M. Sticky Fly Paper mirs. 36 M. Straw Board mirs. 36 M. Wall Paper mirs. 75 M. Wall Paper mirs. 76 <td>1.25 1.50 1.50 1.25 1.00 1.50 1.00 1.50 1.00 1.00 1.00 1.0</td> <td>51288 51058 568859 5 8108 5 81</td> <td>M. Rubber Belting mirs</td> <td>1.00 1.00 1.00 1.00 1.00 1.00 2.35 2.35 4.00 1.00 4.00</td> <td>55555 75 76 † 76</td>	1.25 1.50 1.50 1.25 1.00 1.50 1.00 1.50 1.00 1.00 1.00 1.0	51288 51058 568859 5 8108 5 81	M. Rubber Belting mirs	1.00 1.00 1.00 1.00 1.00 1.00 2.35 2.35 4.00 1.00 4.00	55555 75 76 † 76
M. Bag (paper) mirs	1.25 1.50 1.50 1.25 1.00 1.25 1.00 1.00 1.00 2.00 1.25 1.00 2.00 1.25 1.00 2.00 1.25 1.00 2.00 1.25 1.00 2.00	52 38 50 58 59 5 80 8 5 8 8 5	M. Rubber Belting mirs	1.00 1.00 1.00 1.00 1.00 1.00 2.35 2.35 4.00 1.00 4.00	5 5 5 5 75 75 75 75 75 75 75 75 75 75 75
M. Bag (paper) mirs	1.25 1.50 1.50 1.00 1.25 1.00 1.00 1.00 2.00 2.00 2.00 2.00 1.50 1.00 2.00 2.00 2.00 1.25 1.00	51288 51058 568859 5 8108 5 88 515	M. Rubber Belting mirs	1.00 1.00 1.00 1.00 1.00 1.00 2.35 2.35 4.00 1.00 4.00	5 5 5 5 5 75 75 75 75 75 75 75 75
M. Bag (paper) mirs	1.25 1.50 1.50 1.20 1.25 1.00 1.00 1.00 1.00 2.00 1.25 1.00 1.25 1.00	5238 5058 56869 5 808 5 88 555	M. Rubber Belting mirs	1.00 1.00 1.00 1.00 1.00 1.00 2.35 2.35 4.00 1.00 4.00	5 5 5 5 75 75 75 75 75 75 75 75 75 75 75
M. Bag (paper) mirs	1.25 1.50 1.50 1.00 1.25 1.00 1.00 2.00 2.00 2.00 2.00 2.00 1.25 1.00 2.00 1.25 1.00 1.25 1.00	51288 51058 568859 5 8108 5 88 515	M. Rubber Belting mirs	1.00 1.00 1.00 1.00 1.00 1.00 2.35 2.35 4.00 1.00 4.00	5 5 5 5 75 75 75 75 75 75 75 75 75 75 75
M. Bag (paper) mirs	1.25 1.50 1.50 1.00 1.25 1.00 1.00 2.00 2.00 2.00 2.00 2.00 1.25 1.00 2.00 1.25 1.00 1.25 1.00	51288 5058 56859 5 808 5 5555	M. Rubber Belting mirs	1.00 1.00 1.00 1.00 1.00 1.00 2.35 2.35 4.00 1.00 4.00 4.00 4.00 4.00	5 5 5 5 76 76 † 76 75 76 76 76 76 76 76 76 76 76 76 76 76 76
M. Bag (paper) mirs	1.25 1.50 1.50 1.00 1.25 1.00 1.00 2.00 2.00 2.00 2.00 1.50 1.00 1.50 1.00 1.50 1.00 1.25 1.00 1.00 1.25 1.00 1.25 1.00 1.25 1.00 1.25 1.00 1.25 1.00 1.25 1.00 1.25 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.0	51288 51058 568859 5 8108 5 88 51565 15	M. Rubber Belting mirs	1.00 1.00 1.00 1.00 1.00 1.00 2.35 2.35 4.00 1.00 4.00	5 5 5 5 5 76 76 † 76 75 76 12 12 12 12 12 12 12 12 12 12 12 12 12
M. Bag (paper) mirs	1.25 2.00 1.50 1.00 1.25 1.00 1.50 1.00 1.50 1.00 1.50 1.00 1.25 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.0	52 8 8 50 5 8 8 5 15 6 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	M. Rubber Belting mirs	1.00 1.00 1.00 1.00 1.00 1.00 2.35 2.35 4.00 1.00 4.00 4.00 4.00 4.00	5 5 5 5 5 75 75 75 75 75 75 75 75 75 75
M. Bag (paper) mirs	1.25 1.50 1.50 1.00 1.25 1.00 1.00 2.00 2.00 2.00 2.00 1.50 1.00 1.50 1.00 1.50 1.00 1.25 1.00 1.00 1.25 1.00 1.25 1.00 1.25 1.00 1.25 1.00 1.25 1.00 1.25 1.00 1.25 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.0	51288 51058 568859 5 8108 5 88 51565 15	M. Rubber Belting mirs	1.00 1.00 1.00 1.00 1.00 1.00 2.35 2.35 4.00 1.00 4.00 4.00 4.00 4.00	5 5 5 5 5 76 76 † 76 75 76 12 12 12 12 12 12 12 12 12 12 12 12 12
M. Bag (paper) mirs	1.25 2.00 1.50 1.00 1.25 1.00 1.50 1.00 1.25 1.00 1.25 1.00 1.25 1.00 1.50 1.50 1.50 1.50 1.50 1.50 1.5	51288 5058 5 8 8 5 1565 15 5 15 15 15 15 15 15 15 15 15 15 15	M. Rubber Belting mirs	1.00 1.00 1.00 1.00 1.00 1.00 2.35 2.35 4.00 1.00 4.00 4.00 4.00 4.00 4.00 1.50 1.50 1.50 2.50	5 5 5 5 5 76 76 † 76 75 76 76 77 1211250
M. Bag (paper) mirs	1.25 2.00 1.50 1.00 1.25 1.00 1.50 1.00 1.50 1.00 1.50 1.00 1.25 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.0	52 8 8 50 5 8 8 5 15 6 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	M. Rubber Belting mirs	1.00 1.00 1.00 1.00 1.00 1.00 2.35 2.35 4.00 1.00 4.00 4.00 4.00 4.00 4.00 1.50 1.50 1.50 2.50	5 5 5 5 5 75 75 75 75 75 75 75 75 75 75
M. Bag (paper) mirs	1.25 2.00 1.50 1.00 1.50 1.00 1.50 1.00 2.00 1.25 1.00 1.25 1.00 1.25 1.50 1.50 1.50 1.50 1.50 1.50 1.50 1.5	51288 5058 568859 5 808 5 88 51565 15 515 85	M. Rubber Belting mirs	1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	5 5 5 5 5 7 5 7 5 7 5 7 5 7 5 7 5 7 5 7
M. Bag (paper) mirs	1.25 2.00 1.50 1.00 1.50 1.00 1.50 1.00 2.00 1.25 1.00 1.25 1.00 1.25 1.50 1.50 1.50 1.50 1.50 1.50 1.50 1.5	51288 5058 59 5 808 5 5 15 5 5 15 8	M. Rubber Belting mirs	1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	5 5 5 5 5 76 76 7 76 75 76 76 76 76 12 12 12 12 12 12 12 12 12 12 12 12 12

Classification. 8.L.	w.w.	P.L.	Classification. R.L.	w.w.	P.L.
M. Hone and Oil Stone mfrs	1.50 1.50	12 12	M. Rug mfrs. .56 M. Sail Makers (shop only) .56 M. Shade Cloth mfrs. .56	1.00	8
C. Lime Burners (no quarrying)90 M. Lithographic Stone mirs. (no	1.00	امد	M. Shade Cloth mira	1.00	5
(DAFFYING)	1.50	12	M. Shirt mirs. (no laundering)40	1.00	5
M Lithoid mire (no anerring) . 90	1.50	12	M. Shirt mfrs.—including laundry		
M. Mantel (marble or slate) mirs.	1.50	. 12	with guards (indorsement to be		
(no quarrying)	1.00	ا 🕶 ۱	attached to policy in each case as provided by this company)56	1.00	5
Quarrying)	1.50	12	M. Shirt mirs.—including laundry		_
M. Millstone mfrs. (no quarrying)90	1.50	12 12	without guards	2.00	ē
M. Plaster Mills (no quarrying)90	1.50 1.50	12	M. Shoe String mfrs	1.00	U
M. Mortar mfrs. (no quarrying)90 M. Plaster Mills (no quarrying)90 C. Quarries—within the corporate		_	L. only)	1.00	5
MILLION OF A CITY OF TOWN !	2.50	1.50	L. only)		
C. Quarries—it not within the corpo-	9 50	50	cent for E. L. only)	1.00 1.00	5
rate limits of a city or town†8.75	2.50	50	M. Straw Hat mfrs	1.00	
†Note.—All men employed in or			nection with Textile mirs	1.00	5
about the quarry, including foremen, teamsters, scabblers, drillers and la-			M. Suspender mfrs,	1.00	5
borers (not stone cutters) are to be			M. Tailors	1.00	5
included in the pay roll.			mills	1.00	5
M. Silica Grinding (no quarrying)90	1.50	12	mills	1.00	5
M. Slate mfrs. (no quarrying)90 M. Soapstone mfrs. (no quarrying)90	1.50 1.50	12 12	M. Typewriter Ribbon mfrs	1.00 1.00	5
C. Stone Crushers (no quarrying)90	1.50	12	M. Upholstery Fabric mfrs45	1.00	š
M. Stone Yard (no quarry)	1.50	12	M. Upholstery Fabric mfrs	1.00	5
M. Talc Mills (no quarrying)90	1.50	12	M. Wicking mfrs	1.00	6
TEXTILE SCHEDULE.			making and mounting	1.00	6
M. Artificial Feather and Flower			making and mounting	1.00	5
mirs	1.00	5	M. Wool Spinners	1.00	5
M. Badge (silk or worsted) mfrs45 M. Bag (burlap, sacking, etc.) mfrs.	1.00	5	M. Woolen Dyers in connection	1.00	0
-weaving	1.00	5	M. Woolen Dyers—in connection with Textile mfrs	1.00	5
M. Bag mfrs.—sewing only	1.00	5	M. Yarn mfrs	1.00	5
M. Bleacheries	1.00 1.00	Ď	TOBACCO SCHEDULE.		
M. Bunting mfrs	1.00	5		1.00	Б
M. Burlap and Sack mfra	1.00	5	M. Cigar and Cigarette mfra		
M. Calenderers	1.00 1.00	5	and fine cut) mirs, (no box mak-		
M. Carding and Fulling Mills	1.00	5	ing)	1.00	U
M. Carpet mfrs	1.00	Ď	and fine cut) mirs. (with box		
M. Cloak mfrs	1.00	5	making)	1.00	5
M. Clothing mfrs	1.00	5	M. Tobacco (cigar and cigarette)	1 00	Б
ing)	1.00	5	mfrs	1.00	Š
M. Collar and Cuff mirs.—including			M. Tobacco mirs. (not otherwise		-
laundry with guards (indorsement to be attached to policy in			classified)	1.00	0
each case as provided by this			VESSEL SCHEDULE.		
M. Collar and Cuff mirs.—including	1.00	5	The rates given below do not cover the		
laundry without guards1.00	2.00	5	hazard. For rates for the collision he "Vessel Insurance."	ızaru,	sce
M. Corset mirs40	1.00	5	V. Ferry Companies	1.25	(a)
M. Cotton Batting	1.00		V. Fishing Vessels	2.50	30
M. Cotton Spinners	1.00 1.00		Versels Steamers and Saining	2.50	90
M. Dressmakers 45	100	Ğ	Vessels		
M. Duck Cloth mirs	1.00	5		2.W	90
In Dyers of Textiles—new goods	1.00	- 5	V. Ocean and Coastwise Steamers	2.50	40
Elastic Web mirs	1.00	=	V. Ocean and Coastwise Steamers and Sailing Vessels		
M. Feather Pillow mfrs	1.00	5	V. River and Sound Steamers and	2.00	40
M. Felting mfrs	1.00	5 5	V. River and Sound Steamers and	1.50	90
M. Flax Mills	1.00	5	Sailing Vessels	T-00	
M. Fulling Mills	1.00	. 6	shipping90	2.00	40
M. Furnishing Goods mfrs	1.00	5	WAREHOUSE AND STORE SCHE	IUUS	E.
thread or leather) mirs45	1.00	5	M. Agricultural Implement Stores		
M. Hair Cloth mfrs	1.00	- 5	(no manufacturing)	1.00	(þ)
M. Hat (straw) mirs	1.00		M. Athletic Clubs	1.00	(b) 50
M. Hat (not straw) mfrs	7.6E)		C. Auctioneers*	T-00	w
M. Hose (cotton) mfrs	1.00		auctioned.	<u>.</u>	
		6	M. Barbers' Supplies (no mfg.) 30	1.00	(b)
M. Jute mirs	1.00 1.00		M. Billiard or Bowling Halls	T-20	(D)
M. Lace mirs	1.00				
M. Jute mirs	1.00	6	stores (no manufacturing, slaughtering or rendering)	1.25	(p)
	1.00	5	M. Cabinet Dealers (store only) 30	1.00	(b)
M. Mattress mfrs. (no spring or wire work)	1.00	5	rooms	1.00	(b)
M. Millinery mfg	1.00	5	m. Cold Storage Warehouses1.50 M. Confectionery Stores (no manu-	1.80	(b) 75
M. Necktie mfrs	1.00	5	M. Confectionery Stores (no manu-	1.00	(L)
M. Net (not wire) mfrs. (no cordage or twine making)	1.00	5	facturing)	1.00	(р)
M. Plush and Velvet Goods mfrs45	1.00	5	M. Drug Stores—wholesale	1.00	(P)
4. Ouilt mirs	1.00	5	M. Dry Goods Stores (no manufac- turing)	1 00	(b)
M. Ribbon mfrs45	1.00	5	. шша,	2.00	(0)

					
Classification. E.L. M. Florists (store only)	w.w.	P.L. (b)	Classification. E.L. M. Brush mfrs. (no saw mill)	w.w.	P.L.
M. Furniture Déalers (store only)30 M. Glass Merchants (store risk only.		(g)	M. Brush mfrs. (with saw mill)90 M. Cabinet Works (factory or fac-	1.50	12
excluding handling of plate	1.00	(b)	tory and store)	1.75 1.00	13 8
glass)	2.00	(-)	M. Cane (walking) mfrs	1.25	8
glass)	1.50	(b)	M. Carpenters (shop only)	1.25	13 10
nal	1.50	60	M. Chair mirs	1.35 8.00	13 16
fornia, Washington and Oregon60 M. Grocers—wholesale or retail30	1.25 1.00	12 (b)	M. Coopers	1.25	8 13
M. Hardware Stores (no manufac-		(b)	M. Crutch mfra	1.25	10
turing)	1.25 1.25	(P)	M. Furniture, Chair and Cabinet	1.75	13
M. Hotels	1.00	(<u>v</u>)	Works—assembling of manufac- tured parts only (on premises		
scrap iron dealers)	1.00 1.25	(b) 10	where no machinery is employed)	1.25	10
M. Leather and Hide Dealers		(b)	M. Hat Block mfrs. 1.00 C. House (portable) mfrs. 1.20	1.25	10 16
no manufacturing)	1.00 1.50	(b) 13	M. Hurdle mirs	1.00	10 12
M. Marketmen—including meat and provision store (no manufactur-	2.00		M. Incubator mfrs	1.25	13 10
ing, slaughtering or rendering)37 M. Milk Dealers—store only	1.50 1.00	8	M. Joiners (in shop)	1.25 3.00	13 16
Note.—The occupation of a milk	2.00	(5)	M. Kindling Wood mfrs1.20 M. Ladder mfrs1.00	1.50 1.26	16 13
contractor may be covered by a Teams Policy, with loading and un- loading endorsement. If the con-			M. Last mfrs. 1.00 M. Lead Pencil mfrs	1.25	10
contractor has a depot where he			C. Mantel (wood) mirs. (shop only).1.00 M. Mast and spar mirs. (shop only).1.20	1.75 1.60	13 16
contractor has a depot where he stores milk, and he wishes to cover his general liability hazard at such			M. Organ (cabinet or parlor) Builders 48	1.00	6
depot, the ordinary General Liability rate shall apply.			C. Organ (pipe for churches) Build-	1.25	
M. Plate Glass Dealers and Import-	1 50	ران.	ers	3.00 1.25	16 10
M. Rag and Paper Stock Dealers	1.00	(b) 10	M. Peg and Skewer (wood) mfrs1.00 M. Photographic Supplies mfrs.—	1.25	13
M. Restaurants		(b) 10	with wood working	1.25 1.00	8 6
M. Seed Merchants—store and ware- house only (excluding box fac-	1.20	10	M. Piano Action mfrs	1.00 1.00	6
tory)	1.00	(ъ)	M. Piano Keys mfrs	1.00	6
facturing)	1.00	(b)	only	1.00 1.00	6
fied (no manufacturing)30	1.00 1.80	(b) 75	M. Picture Frame mirs	1.25 1.25	13 10
M. Storage (cold)	2.50 1.50	20 60	M. Pulley Block (wood) mfrs1.00 M. Pump (wood) mfrs1.00 M. Rattan Goods mfrs37	1.25 1.25	10 13
M. Storage (grain)		65	M. Refrigerator mirs. (shop only)1.00	1.25	13
M. Theater and Exposition Building Employees		†	C. School Supplies mfrs	1.00 1.25	10 13
†If Public Liability is taken, the Theater Policy form must be used.	2.00	,	M. Showcase mfrs1.00	1.50 1.20	16 13
M. Tobacco Warehouse	1.00 1.00	20 20	M. Spar and Mast mirs. (shop only).1.20 M. Spool mirs	1.50 1.25	16 10
M. Warehousemen (see Storage-		65	M. Tank (wood) Builders (shop only)	1.50	16
M. Wine and Spirit Merchants	1.00	(b)	M. Toy (wood) mfrs		10
house	1.00	20	metal frames and fittings	1.00 3.00	10 16
WOOD SCHEDULE. M. Barbers' Supplies mfrs. (includ-			M. Turners (wood)	1.20	10
ing furniture mfgs.)1.00	1.75 8.00	13 16	etc., made from veneer	1.25	13
M. Barrel mirs. (not making staves, etc.)	1.25	13	1 mtra.) 7x	1.00	13 13
M. Barrel (wood veneer) mfrs90 M. Basket (willow ware) mfrs87	1.25 1.00	18 5	M. Washboard mfrs		18
M. Basket (wood veneer) mirs90	1.25 1.75	18 18	M. Wheelbarrow (wood) mfrs 1.00 M. Willow Ware mfrs	1.20	12 6
M. Bea Hive mfrs	1.25 1.25	13 13	M. Wind Mill (wood) mfrs. (shop only) 1.20	1.50	16
M. Bent Wood mfrs	1.75 1.75	13 13	M. Window Blind and Wood Shade	1.50	16
M. Block (pulley) mfrs	1.25 1.25	10 10	M. Woodenware mirs	2.00	16 18
	1.00 1.50	8 12	C. Wood Mantel mirs	1.50 1.25	16 10
					_

DIFFERENTIAL RATES.

Differential Rates applying to the Conference Liability Manual, as amended to June 1, 1904. The differentials in the following pages apply to the Employer's Liability rate only. In the States which do not appear in this list, the manual rates apply to all schedules.

Contractors must pay the proper rate for the section of the country in which the work is to be done. If one part of the work done is in one section and another in another, the contractor must be charged on each the section in the section of the work done is in one section and another in another, the contractor must be charged on

each, the rate which it should bear under the rule.

DIFFERENTIAL RATES.

STATES.	Bakers, Confection- ers, etc.	Chemical, Paint and Drug.	Coach, Carriage and Wagon.	Coal Miners.	Contractors.	Electric	Leather and Shoe.
Alabama	33,1%	33.75	33,75	33%	33.75	33,1%	33 1/3
California	· "	16 46 41	66% 33% 66%	50 33 1/3 50	55 33¾ 55	"	50 33¾ 50
Delaware District of Columbia. Florida. Georgia Illinois	" " " D	" " " E	 33.1%	" 33⅓ E	33.74 .:	14 11 11	" " 33⅓ G
Indiana Iowa Louisiana Maine Maryland	E 33.75 	33,½ "	20 33½ 66¾	<u>"</u> 50. 	;; 55; ;;	41 44 11 43	33¾ A 50
Massachusetts	33,1⁄4 B ''	" " "	" F 33½ F 66½ 33½	" E 50 E	33½ 55 33½	11 11 11	50 C 50 33 % 50 33 %
Nebraska New Hampshire , New Jersey New York	" B	" " " "	66%	E 50 33 %	 55 331⁄3	" " "	50 " 33½
Ohio	"	" " "	66% 33% 66%	50 66% 50 33%	55, '' 33⅓ 55	" " "	50 " 33 % 50
Virginia West Virginia Wisconsin	::	44 44 14	" 33⅓ F	" " E	;; 33¾	#44 44	"; 33½

A Except Boot and Shoe Manufacturers, Slipper Manufacturers and Tanners, no discount.

B Except Bakers, (bread, biscuit and cracker), Cracker Manufacturers and Macaroni Manufacturers, no discount.

C Except Counter, Heel and Shoe Cutters, Cut Sole Manufacturers and Shoe Manufacturers, 88½ per cent discount.

D Rate 49½c., except Baking Powder Manufacturers and Yeast Manufacturers, 87 cents.

E No discount.

E No discount.

The rate for W. C. on Railroad Car Manufacturers is \$1.50.

G Boot and Shoe Manufacturers, 87½ cents; Tanners all others full manual, 60 cents.

DIFFERENTIAL RATES.

=======================================					1		
STATES.	Lumber.	Meat Pack- ing House and Stock Yards.	Metal.	Milling.	Mining (except Coal).	Miscel- laneous.	Oil, etc.
Alabama Arkansas California Colorado Connecticut	33,1⁄3 55 33.1⁄3 55	33,1⁄3 ''	33 ½ 25 55 33 ½ 66 %	33 ½ 20 33 ½	33 ½ 20 A 33 ½ C 33 ½ 33 ½ C	33½ 25 B 33½ "	33.1%
Delaware District of Columbia. Florida Georgia Illinois	" " 33½ K	" " " 33⅓ D	55, " 33 ½ F	" " L	33 M C 33 M C 33 M C 33 M 33 M L	" " 33⅓ M	** ** **
Indiana Iowa Louisiana Maine Maryland.	55 "	33½ D 33½ "	33½ E 25 55, "	20. 33,⅓ ''	33 ½ 20 H 33 ½ C 33 ½ C 33 ½ C	33 ½ G 25 B 33 ½ "	46 60 60 84
Massachusetts Michigan Minnesota Mississippi Missouri	33¼ 55 I 33¼ 55 33¼	"	25 55 25	" 20 33½ 20	33 % C 33 % C 20 A 33 % C 20 A	" 25 B 33½ 25 B	66 66 64 64
Nebraska	 55, 33⅓	" " "	55 33¾	" 33,⅓ "	20 H 33 K C 33 K C 33 K C 33 K	25 B 33.1/3 	66 66 66
Ohio	55, 331/4 55	"	50 66% 55 33% 55	" " "	33 K C 33 K J 33 K C 33 K C 33 K C	11 11 11	61 66 66 66
Virginia West Virginia Wisconsin	" 33¾	"	" " 25	" " 20	33½ C 33½ C 20 H	" 25 B	44 44

A Except Iron Mines, surface, no shafts, tunnels or drifts, Ore Mines, surface, no shafts, tunnels or drifts (not otherwise classified); Lead Mines and Lead and Zinc Mines, no discount.

B Except Breweries, Breweries with Bottling, Bottling Works and Distilling, 88½ per cent discount; and Coal Merchants, receiving or not receiving by water; no discount.

C Except Rock Salt (shaft mining), 60) per cent discount.

D Except Packing Houses, no handling of cattle or slaughtering, and Sausage and Sausage Case Mfrs., 90c.; and Packing Houses, including handling of cattle and slaughtering, \$1.30.

E Except Anchor Mfrs., Architectural Iron Works, Arms (heavy ordnance) Mfrs., Axle Mfrs., Boilermakers, Bridge Work, Cable (wire) Mfrs., Cat Wheel Mfrs., Castings (steel) Mfrs., Cast Iron Pipe Mfrs., Chain and Anchor Mfrs., Forging Work (steam), Foundries, Gas Holders, Iron Foundry, Lead Works (sheet, etc.), Locomotive Works, Machine Shops with Foundries, Marine Engine Mfrs., Pipe (cast iron) Mfrs., Projectile Mfrs., Rolling Mills (iron or steel), Safe Mfrs., Ship Builders, Shot Works, Spring Mfrs., Spring Steel Manufacturers, Steam Shovels, etc., Mfrs., Steel Castings Mfrs., Steel Freight Car, etc., Mfrs., Steel Works, Tank Builders, Tube Mfrs., Water Tower Mfrs., Wheel Mfrs., Wire Drawing, Wire Rope Mfrs., Wrought Iron Pipe Mfrs., and Size Mfrs., and Size Mfrs., of Gexcept Gelatine Mfrs., Glue Mfrs., Isinglass (fish glue) Mfrs., and Size Mfrs., Agricultural Implement Mfrs. and Butchers Supplies Mfrs., no discount.

H Except Iron Mines, surface, no shafts, tunnels or drifts. and Ore Mines, surface, no shafts, tunnels or drifts (not otherwise classified), no discount.

I Except Saw Mills, 66% per cent discount.

J Except Saw Mills, 66% per cent discount.

J Except Saw Mills, 66% per cent discount.

J Except Saw Mills, 66% per cent discount.

M Arricultural Implement Mfrs. Rutchers Supplies Mfrs. Bast Sugar Mfrs. Glucose Mfrs. Molecase and Sugar Mfrs.

L No discount M Agricultural Implement Mfrs., Butchers Supplies Mfrs., Beet Sugar Mfrs., Glucose Mfrs., Molasses and Syrup Mfrs., Starch Mfrs., Sugar Refiners, Coal Merchants receiving or shipping by water and not receiving or shipping by water, no discount; Bottling Works and Breweries, 30 per cent discount.

DIFFERENTIAL RATES.

STATES.	Ore Reduction and Concentration.	Paper.	Pottery and Glass.	Print- ing.	Rubber and Composition Goods.	Steve- dore.	Stone.	Tex- tile,	To- bacco.	Vessel.	Ware- house and Store.	Wood
Alabama	33 ½ 33 ½ A 55 33 ½ 66 ½	33 % 33 % 33 %	33½ E 33½ "	33 1/3 25 33 1/3	33.1%		33 ¾ 55 33 ¾ 55	55 33 % 66 % 33 % 66 %	33½ 20 33½ "		33½ "	33.½ 66% 33.½ 66%
Delaware Dist. of Col Florida Georgia Illinois	55 331⁄s	" " " E	: : \'; E	" " E	" " E	State.	" " 33½ 33½ F	" " 55 33¾	66 66 66 66	State.	" " " H	" 33,1%
Indianalowa Louisiana Maine Maryland	E 33⅓ A 55 "	33 1/3 B 33 1/3	33 ⅓ C 33 ⅓ "	E 25 33,1/3	E	the Schedule in any S	G 33⅓ 55 "	" 66¾ "	20 33½ ''	in sny	"	 66%
Massachusetts Michigan Minnesota Mississippi Missouri	" 33⅓ A 55 33⅓ A	" 33½ B 33½ B 33½ B	" E 33½ E	25 33 % 25	** ** **	om the Sched	33 1/3 55 33 1/3 55 33 1/3	33 % 66 % 33 %	20 33½ 20	om the Schedule	" " "	50 66% 33% 66% 33%
Nebraska New Hampsh'e New Jersey New York No. Carolina	33 ¾ A 55 33 ¾	33½ B 33½ 	E 33½ ''	33.75 	44 44 44	Discount from	" 55 " 33⅓	66% "	33½ "	Discount from	44 44 44	66% 33%
Ohio	E 66¾ 55 33⅓ 55	11 11 11	61 61 61 61	44 44 44	44 44 44	No	55 " 33¾ 55	11 11 11	16 41 41	°Z	11 11 14	66% 33% 66%
Virginia West Virginia. Wisconsin	" 33⅓ A	" 33⅓ B	" E	" 25	"		" 33¾	;; 33¾	" 20		"	" 33⅓

(shop and yard), no discount.

The Workmen's Collective Rate on the following classifications in the States of Michigan, Minnesota and Wisconsin will be that stated below, the rate given in the manual applying in all other States:

W. C. 1	W.C.
Bark Peeling	1.25
Barrel Mfrs 1.50 Pail-Mfrs	
Box Mfrs.—steam	r.50
Car (railroad) Mfrs	1.50
Cooperage Stock Mfrs.—heads, hoops, etc 1.50 Sash, Door and Blind Mfrs	1.50
Coopers	
	2.00
Lath Mfrs 1.50 Shingle Mfrs	1.50
	1.50
	1.50
operation of logging railroad) 2.50 Woodenware Mfrs	
Lumber Yard Employees 1.50 Wood Mantle Mfrs. (shops only)	1.25
Mantle (wood) Mfrs. (shop only)	

A Except Blast Furnaces and Iron Smelters, no discount.

B Except Paper Mills, Pulp Mills and Paper and Pulp Mills combined, 25 per cent discount.

C Applies on following classifications only: Bottle Mfrs., Glass (plate) Mfrs., Glass (cut) Mfrs., Glass Mfrs. (no plate glass mfg.) Other classifications in this Schedule, no discount.

D No discount. Blast Furnaces and Iron Smelters, \$1.75.

E No discount.

F Except Marble Cutters and Polishers and Stone Hewers and Cutters, no discount.

G No discount. Quarries within or without city limits, \$5.

H Cold Storage Warehouses, Grain Elevators (line or terminal), Junk Dealers (shop and yard), Scrap Iron Dealers (shop and yard), no discount.

CONFERENCE FORMS OF POLICIES AND APPLICATIONS.

The following are the forms of policies and applications as adopted by the Liability Conference, June, 1904, and now in use by the companies forming the Conference. Thirteen liability companies are not members of the Conference, but the policies issued by them follow the same general lines. The character of the liability insurance contract, the extent of liability of the insuring company, and the duties of the insured in respect to such contracts, is clearly set forth in these documents.

FORM OF LIABILITY POLICY AND GENERAL AGREEMENTS.

The following skeleton, or general form of liability policy and the conditions appended, are the same in all liability contracts approved by the Conference. Special agreements, or conditions, as given herewith, adapt this form to each class of the liability contract.

In consideration of the application for this policy, a copy of which is hereto attached and which is made part of this contract, and of dollars (\$) premium, hereinafter called "the company," does hereby agree to indemnify , County , State of , hereinafter called "the assured," for the term of , beginning , at noon, and ending on the day of on the day of noon, standard time, at the place where this policy has been countersigned.

GENERAL AGREEMENTS.

This insurance is subject to the following conditions, which are to be construed as conditions precedent of this contract:

1. The assured, upon the occurrence of an accident, shall give immediate notice thereof in writing, with full particulars, to the home office of the company at Baltimore, Md., og to its duly authorized agent. He shall give like notices, with full particulars, of any claim which may be made on account of such accident.

2. If thereafter any suit is brought against the assured to enforce a claim for damages on account of an accident covered by this policy, immediate notice thereof shall be given to the company, and the company will defend against such proceeding, in the name and on behalf of the assured, or settle the same at its own cost, unless it shall elect to pay to the assured the indemnity provided for in clause "A" of special agreements as limited therein. ments as limited therein.

nents as named therein.

3. The assured shall not settle any claim, except at his own cost, nor incur any expense, nor interfere in any negotiation for settlement or in any legal proceeding without the consent of the company previously given in writing, but he may provide at the time of the accident such immediate surgical relief as is imperative. The assured when requested by the company shall aid in securing information and evidence and in effecting settlements, and in case the company calls for the attendance of any employee or employees as witnesses at inquests and in suits, the assured will secure his or their attendance, making no charge for his createst these of times. or their loss of time.

4. This policy does not cover loss from liability for injuries when the assured has failed to observe any statute affecting the safety of persons or has with knowledge violated any local ordinance made in the same behalf.

This policy does not cover loss for liability for injuries to any child employed contrary to law, nor to

5. This policy does not cover loss for liability for injuries to any child employed contrary to law, nor to any child so employed under fourteen years of age, where no statute restricts the age of employment, nor does this policy cover any i jury due wholly or in part to the employment of any such child.
6. If the assured carry a policy of another insurer, whether valid or not, against a claim arising under this policy, he shall not be entitled to recover from the company a larger proportion of the loss than the sum hereby insured bears to the whole amount of insurance. It the assured has any other policy in this company, in respect of any injury covered hereby, the assured shall elect the policy under which the accident shall be treated, but the company shall not be held responsible for a liability under more than one policy.
7. Any assignment of interest under this policy shall be void unless the written consent of the company is indorsed hereon by one of its officers.

is indorsed hereon by one of its officers.

8. No action shall lie against the company as respects any loss under this policy unless it shall be brought by the assured himself to reimburse him for loss actually sustained and paid by him in satisfaction of a judgment after trial of the issue. No such action shall lie unless brought within the period within which a claimant might sue the assured for damages unless at the expiry of such period there is such an action pending against the assured, in which case an action may be brought against the company by the assured within thirty days after final judgment has been rendered and satisfied as above. In no case, except that of minors, shall any action lie against the company after the expiration of six years from the date of the given injuries or death. The company does not prejudice by this clause any defenses to such action which it may be entitled to make under this policy,

9. In case of payment of loss under this policy, the company shall be subrogated to all claims or rights of the assured in respect to such loss against any person or persons, and the assured shall execute any and all papers required to secure to the company said rights.

10. An agent has no authority to change this policy or to waive any of its provisions, nor shall notice to any agent or knowledge of his or of any other person be held to effect a waiver or change in this contract, or in any part of it. No change whatever in this policy nor waiver of any of its provisions shall be valid unless an indorsement is added hereto, signed by the president or secretary of the company, at its home office, expressing such waiver or change.

office, expressing such waiver or change.

This policy shall only cover losses sustained by and liability for any claims against the assured as a result of the risk specified in the contract or contracts hereto attached, and is issued and accepted upon the condition that all the provisions printed on the slip or slips attached to this policy are accepted and shall

be fulfilled by the assured as part of this contract as fully as if they were recited at length over the signatures hereto affixed.

In witness whereof, the company has caused this policy to be signed by its president and secretary, at ; but the same shall not be authorized representative of the company. ; but the same shall not be binding upon the company unless countersigned by a duly

President. Secretary. Countersigned at this day of General Agent. . . т

MANUFACTURERS' EMPLOYERS' LIABILITY POLICY.

hereinafter called "the company," in consideration of estimated premium and the statements hereinafter set forth in the schedule of statements, which statements the assured makes and warrants to be true by the acceptance of this policy, except the statements concerning the number of employees and their compensation, which are estimated, does hereby agree to indemnify , of , county of , hereinafter called the assured, for a period of State of months, beginning on the day of , 190, noon, and ending on the day of , 190 , noon, standard time at the place where this policy has been countersigned;

Against loss from the liability imposed by law upon the assured for damages on account of bodily injuries or death, accidentally suffered while this policy is in force, by any employee or employees of the assured while within the factory, shop or yard described in the schedule, or upon the sidewalk or other ways immediately adjacent thereto provided for the use of such employees or the public, in and during the operation of the trade or business described in the schedule, including, however, drivers mentioned in the schedule when on duty in the vicinity of the locations designated in the schedule, subject to the following conditions:

CONDITIONS.

A. The company's liability for loss from an accident resulting in bodily injuries to or in the death of one person is limited to dollars (\$), and, subject to the same limit for each person, the com-

one person is immed to dollars (\$\frac{1}{2}\$), and, subject to the same limit for each person, the company's total liability for loss from any one accident resulting in bodily injuries to or in the death of more than one person is limited to dollars (\$\frac{1}{2}\$).

B. This policy does not cover loss from liability for injuries or death to or caused by—(1) Any person unless his compensation is included in the estimate set forth in the schedule (provided that this exclusion that the control of t does not apply to loss from liability for injuries or death (a) caused by the assured himself if an individual, nor it a firm by any member thereof, nor if a corporation by its president, vice-president, secretary or treasurer, provided such officer is not managing or superintending at the works; or (b) to or caused by drivers of teams for which the assured carries concurrent teams insurance in this company; (2) Any child employed by the assured contrary to law or any child employed under fourteen (14) years of age where no statute restricts the age of employment; (3) Any convict; (4) Any person in connection with the making of additions to or alterations in or the construction of any building or structure or plant or inconnection with the wrecking or demolition of any building or structure or plant or any part thereof. Ordinary repairs when made by employees of the assured whose compensation is included in the estimate set forth in the schedule are permitted.

C. Upon the occurrence of an accident the assured shall give immediate written notice thereof, with the fallest information obtainable at the time, to the company's home office or to the agent who has countersigned this policy. If a claim is made on account of such accident the assured shall give like notice thereof with full particulars. The assured shall at all times render to the company all co-operation and assistance

D. If thereafter any suit is brought against the assured to enforce a claim for damages on account of an accident covered by this policy, the assured shall immediately forward to the company's home office every summons or other process as soon as the same shall have been served on him, and the company will, at its own cost, defend such suit in the name and on behalf of the assured unless the company shall elect to settle

the same or to pay the assured the indemnity provided for in condition A hereof.

E. The assured shall not voluntarily assume any liability, nor shall the assured, without the written consent of the company previously given, incur any expense or settle any claim, except at his own cost, or interfere in any negotiation for settlement or in any legal proceeding; except that the assured may provide at the time of the accident such immediate surgical relief as is imperative. Whenever requested by the company, the assured shall aid in securing information and evidence and the attendance of wijnesses and in affecting a settlements and in proceedings. in effecting settlements and in prosecuting appeals.

F. No action shall lie against the company to recover for any loss under this policy unless it shall be brought by the assured for loss actually sustained and paid in money by the assured in satisfaction of a judgment after trial of the issue; nor unless such action is brought within ninety (90) days after final judgment against the assured has been so paid and satisfied. The company does not prejudice by this condition any defenses against such action that it may be entitled to make under this policy.

G. In case of payment of loss under this policy the company shall be subrogated to all rights of the assured against any person or corporation, as respects such loss, to the amount of such payment, and the assured shall execute all papers required and shall co-operate with the company to secure to the company such rights.

H. If the assured carry a policy of another insurer, whether valid or not, against a loss covered by this policy, the assured shall not be entitled to recover from the company a larger proportion of the entire loss

than the amount hereby insured bears to the total amount of his insurance.

I. If the business of the assured is placed in the hands of a receiver, assignee or trustee, whether by the voluntary act of the assured or otherwise, this policy shall immediately terminate, but such termination shall not affect the liability of the company as to any accidents theretofore occurring. If the assured is a

sman not sheet the hability of the company as to any accidents interestore occurring. In the assured is a corporation, a change of title, or if a firm or individual a change of title or of ownership, shall in like manner terminate this policy, unless such change is consented to by the company, by an endorsement hereon, signed by its president, vice-president or one of its secretaries.

J. The premium is based on the entire compensation whether for salaries, wages, piecework, overtime or allowances earned by the employees of the assured during the period of this policy; whenever employees are compensated, in whole or in part, by store certificates, board, merchandise, credits, or any other substitute for the company of the company. tute for each, the amount of compensation covered by such substitutes shall be included in the entire comrute for cash, the amount of compensation covered by such substitutes shall be included in the entire compensation on which the premium is based. If such entire compensation exceeds the sum set forth in the schedule, the assured shall immediately pay the company the additional premium earned; if such compensation is less than the sum set forth in the schedule, the company will return the unearned premium, when determined; but the company shall receive or retain not less than dollars (\$), it being agreed that this sum shall be the minimum earned premium.

K. This policy may be canceled by the company at any time by written notice served on or sent by registered letter to the assured at the address given herein, stating when the cancellad by the satured with the company. If canceled by the company the company the company.

registered letter to the assured at the address given herein, stating when the cancellation shall be emective. It may be cancelled by the assured by like notice to the company. If canceled by the company, the company shall be entitled to the earned premium, fro nata, when determined. If canceled by the assured, unless the assured has retired from business, the company shall receive or retain the customary short-rate premium. (In either case the earned premium shall be computed on the compensation for the year as indicated by the actual compensation earned by the employees of the assured during the time the policy shall have been in force.) In any case the company shall receive or retain the minimum earned premium stated in condition J. The company's check mailed to the address of the assured as given herein shall be a sufficient tender but no return premium shall be payable until a statement of the actual compensation. a sufficient tender, but no return premium shall be payable until a statement of the actual compensation earned by the employees of the assured during the period the policy was in force shall have been furnished to the company by the assured.

L. Any of the company's authorized inspectors shall have the right and opportunity, whenever the company so desires, to inspect the plant, works, machinery and appliances of the assured; and the company or any of its inspectors may suspend this insurance, so far as any boiler or elevator is concerned, because of any defect or dangerous condition found in the same. Notice of such suspension and the reason therefor

and of the reinstatement of the insurance must be in writing.

M. Any of the company's authorized auditors shall have the right and opportunity, whenever the company so desires, to examine the books and records of the assured as respects compensation earned by the employees of the assured, and the assured shall render reasonable assistance; but the company waives no right by falling to make such examination. The assured shall, whenever the company so requests, furnish the company with a written statement of the amount of compensation earned by his employees during any part of the period of the policy, and at the end of the period of the policy the assured shall furnish the company with such statement covering the full period of the policy. The rendering of any estimate or statement or any settlement shall not bar the examination herein provided for nor the company's right to additional premiums.

N. No erasure or change appearing on the face of this policy as originally printed and no change or waiver of any of its terms or conditions or statements shall be valid unless endorsed hereon and signed by the president, the vice-president or one of the secretaries of the company. Notice to or knowledge by any agent or any other person shall not be held to waive any of the terms, conditions or statements hereof.

O. No person shall be deemed an agent of the company unless such person is authorized in writing as such agent by the president, the vice-president or one of the secretaries of the company.

SCHEDULE.

1. Name of assured,
head office is located).

3. The assured is (state whether individual, copartnership, corporation, receiver or other trustee).

4. The places where the factories, shops and yards are located, the kind of trade or business carried on at each such location, and the estimated number of employees, and the estimated compensation of employees at each such location, are as follows: compensation of employees at each such location, are as follows:

Kind of Trade or Business.	Locations of Each Factory, Shop and Yard.	Estimated Average Number of Employees.	Estimated Compensation for Period of Policy.	Premium Rate Per \$100 of Compensation.	Estimated Amount of Premium.
			\$		\$
***************************************				•••••	
				•	
sing, pressing, punching	th hand-fed cutting, embos- and stamping machines at d above				
	as no concurrent teams in- npany				•••••

The estimated compensation covers the wages or salaries of all persons to whom compensation is paid in the business or trade carried on by the assured at the locations mentioned and described in this schedule, including regular time and overtime, and all allowances, whether paid in cash, or board, or store certificates, or merchandise, or credits, or in any other way, including the compensation, of whatever kind, paid to piece-workers, also the wages or other compensation paid to drivers when there is no concurrent teams policy, and including the salaries or other compensation of president, vice-president, secretary, treasurer, clerks and office men, excepting as follows: 5. The total number of hand-fed cutting, embossing, pressing, punching and stamping machines at all the locations mentioned above, whether in use or not, is as follows: (state number and kind of feach.) 6. The operations carried on are those usual to the kind of trade or business described herein. 7. There are no steam-power boilers on the premises, except as follows: 8. There are no passenger or freight or other elevators on the premises, except as follows: 9. No power is used, except as follows: 12. The following insurances are now carried: Employers: Liability, \$ name of company, Public Liability, \$ name of company, . Teams, \$ name of company, . Teams, \$ name of company, . Teams, \$ name of company, . 13. Valid insurance in amounts not less than stated above will be carried during the period of this policy. 14. No company has canceled in the business or trade carried on by the assured at the locations mentioned and described in this schedule, of company, . Teams, \$, name of company, . 13. Valid insurance in amounts not less than stated above will be carried during the period of this policy. 14. No company has canceled or refused to issue liability, elevator or boiler insurance to the assured during the past three years, except as follows:

. 15. No company has insured this risk during the past two years, except as follows:

. 16. The entire compensation earned by all employees during the year ending December 31 last, was \$. 17. The minimum premium for this policy is \$. The insurance to begin on the day of 10 at noon and to expire on the day of 10 at noon and to expire on the day of 10 at noon and to expire on the day of 10 at noon and to expire on the day of 10 at noon and to expire on the day of 10 at noon and to expire on the day of 10 at noon and to expire on the day of 10 at noon and to expire on the day of 10 at noon and to expire on the day of 10 at noon and to expire on the day of 10 at noon and to expire on the day of 10 at noon and to expire on the day of 10 at noon and to expire on the last of 10 at noon and 10 at noon The insurance to begin on the day of 19, at noon, and to expire on the 19, at noon, standard time, at the place where the policy is countersigned. Dated , 19 . Broker or agent . Resident manager or general agent

MANUFACTURERS' PUBLIC LIABILITY POLICY.

hereinafter called "the company," in consideration of estimated premium and the statements hereinafter set forth in the schedule of statements, which statements the assured makes and warrants to be true by the acceptance of this policy, except the statements concerning the number of employees and their compensation, which are estimated, does hereby agree to indemnify , county of , hereinafter called the assured, for a period of months, beginning on the 190, noon, and ending on the day of 190, noon, standard time at the place where this policy has been countersigned:

Against loss from the liability imposed by law upon the assured for damages on account of bodily injuries or death, accidentally suffered while this policy is in force, by any person or persons not employed by the assured while within the factory, shop or yard described in the schedule or upon the sidewalk or other ways immediately adjacent thereto provided for the use of employees or the public, during the operation of the trade or business described in the schedule, subject to the following conditions:

CONDITIONS.

A. The company's liability for loss from an accident resulting in bodily injuries to or in the death of one person is limited to dollars (\$), and, subject to the same limit for each person, the company's total liability for loss from any one accident resulting in bodily injuries to or in the death of more than one person is limited to dollars (\$).

B. This collection of the company's limited to do the company's limited to limited to do the company's limited to
person is limited to dollars (\$).

B. This policy does not cover loss from liability for injuries or death—(x) Caused by any person unless his compensation is included in the estimate set forth in the schedule (provided that this exclusion shall not apply to loss from liability for injuries or death caused by the assured himself if an individual, nor if a firm by any member thereof, nor if a corporation by its president, vice-president, secretary or treasurer, provided such officer is not managing or superintending at the works); (2) Caused by any child employed by the assured contrary to law or any child employed under fourteen (14) years of age where no statute restricts have for explorated to Caused by any child employed under fourteen (14) years of age where no statute restricts. the assured contrary to law or any child employed under lourteen (14) years or age where no statute restricts the age of employment; (3) Caused by any convict employed by assured; (4) Suffered by any person while in or on any elevator or in any elevator well or holstway, or while entering upon or alighting from any elevator; (5) Caused by any draught or driving animal or vehicle or any person in charge thereof; (6) To or caused by any person in connection with the making of additions to or alterations in or the construction of any building or structure or plant or in connection with the wrecking or demolition of any building or structure or plant or any part thereof. Ordinary repairs when made by the employees of the assured whose compensation is included in the estimate set forth in the schedule are permitted.

C. Unest the construction of an excident the assured shall give immediate written notice thereof, with

C. Upon the occurrence of an accident the assured shall give immediate written notice thereof, with the fullest information obtainable at the time, to the company's home office or to the agent who has countenigned this policy. If a claim is made on account of such accident the assured shall give like notice thereof with full particulars. The assured shall at all times render to the company all co-operation and

assistance in his power.

D. If thereafter any suit is brought against the assured to enforce a claim for damages on account o as accident covered by this policy the assured shall immediately forward to the company's home office very summons or other process as soon as the same shall have been served on him, and the company will, at its company shall elect to at its own cost, defend such suit in the name and on behalf of the assured unless the company shall elect to

estite the same or to pay the assured the indemnity provided for in Condition A hereof.

E. The assured shall not voluntarily assume any liability, nor shall the assured, without the written consent of the company previously given, incur any expense or settle any claim, except at his own cost, or interfere in any negotiation for settlement or in any legal proceeding, except that the assured may provide at the time of the accident such immediate surgical relief as is imperative. Whenever requested by the company the assured shall aid in securing information and evidence and the attendance of witnesses and in effecting settlements and in prosecuting appeals.

F. No action shall lie against the company to recover or any loss under this policy unless it shall be brought by the assured for loss actually sustained and paid in money by the assured in satisfaction of a judgment after trial of the issue; nor unless such action is brought within ninety (oo) days after final judgment against the assured has been so paid and satisfied. The company does not prejudice by this condition any defenses against such action that it may be entitled to make under this policy.

G. In case of payment of loss under this policy the company shall be subrogated to all rights of the assured against any person or corporation, as respects such loss, to the amount of such payment, and the assured shall execute all papers required and shall co-operate with the company to secure to the company

such rights.

H. If the assured carry a policy of another insurer, whether valid or not, against a loss covered by this policy, the assured shall not be entitled to recover from the company a larger proportion of the entire loss

than the amount hereby insured bears to the total amount of his insurance.

I. If the business of the assured is placed in the hands of a receiver, assignee or trustee, whether by the voluntary act of the assured or otherwise, this policy shall immediately terminate, but such termination shall not affect the liability of the company as to any accidents theretofore occurring. If the assured is a corporation, a change of title, or if a firm or individual, a change of title or of ownership, shall in like manner terminate this policy, unless such change is consented to by the company, by an endorsement hereon, signed by its president, vice-president or one of its secretaries.

J. The premium is based on the entire compensation, whether for salaries, wages, piecework, overtime or allowances earned by the employees of the assured during the period of this policy; whenever employees are compensated, in whole or in part, by store certificates, board, merchandise, credits or any other substitute for cash, the amount of compensation covered by such substitutes shall be included in the entire compensation on which the premium is based. If such entire compensation exceeds the sum set forth in the schedule the assured shall immediately pay the company the additional premium earned; if such compensation is less than the sum set forth in the schedule the company will return the uncarned premium, when dollars (\$ determined; but the company shall receive or retain not less than), it being agreed

that this sum shall be the minimum earned premium.

K. This policy may be canceled by the company at any time by written notice, served on or sent by registered letter to the assured at the address given herein, stating when the cancellation shall be effective. It may be canceled by the assured by like notice to the company. If canceled by the company, the company shall be entitled to the earned premium, pro rata, when determined. If canceled by the assured, unless the assured has retired from business, the company shall receive or retain the customary short-rate premium. (In either case the earned premium shall be computed on the compensation for the year as indicated by the actual compensation earned by the employees of the assured during the time the policy shall have been in force.) In save case the company shall receive or retain the minimum earned premium shall have been in force.) In any case the company shall receive or retain the minimum earned premium stated in Condition J. The company's check mailed to the address of the assured as given herein shall be a sufficient tender, but no return premium shall be payable until a statement of the actual compensation earned by the employees of the assured during the period the policy was in force shall have been furnished

to the company by the assured.

L. Any of the company's authorized inspectors shall have the right and opportunity, whenever the company so desires, to inspect the plant, works, machinery and appliances of the assured; and the company or any of its inspectors may suspend this insurance, so far as any boiler is concerned, because of any altered and depressing conditions found in the second of any altered or any conditions found in the second of any altered or any conditions.

pany or any or any or its inspectors may suspect this insulance, so har as any conter is concerned, because or any defect or dangerous condition found in the same. Notice of such suspension and the reason therefor and of the reinstatement of the insurance must be in writing.

M. Any of the company's authorized auditors shall have the right and opportunity, whenever the company so desires, to examine the books and records of the assured as respects compensation earned by the employees of the assured, and the assured shall render reasonable assistance; but the company waives no right by failing to make such examination. The assured shall, whenever the company so requests, furnish the company with a written statement of the amount of compensation earned by his employees during any part of the period of the policy. The rendering of any estimate or statement or any settlement shall not be the examination herein provided for nor the company's right to additional premiums.

N. No erasure or change appearing on the face of this policy as originally printed and no change or waiver of any of its terms or conditions or statements shall be valid unless endorsed hereon and signed by the president the rice of the company. Notice to or knowledge by any

the president, the vice-president or one of the secretaries of the company. Notice to or knowledge by any agent or any other person shall not be held to waive any of the terms, conditions or statements hereof.

O. No person shall be deemed an agent of the company unless such person is authorized in writing as such agent by the president, the vice-president or one of the secretaries of the company.

SCHEDULE.

1. Name of assured
2. Address of assured (state street, town, county and State where head office is located.)
3. The assured is (state whether individual, co-partnership, corporation, receiver or other trustee.)
4. The places where the factories, shops and yards are located, the kind of trade or business carried on at each such location, and the estimated number of employees, and the 2. Address of assured 3. The assured is (st estimated compensation of employees at each such location, are as follows:

Kind of Trade or Business.	Location of each Factory, Shop and Yard.	Estimated Average Number of Employees.	Estimated Compensation for Period of Policy.	Premium Rate per \$100 of Com- pensation.	Ratimated Amoust of Premium.
			\$		\$
					• • • • • • • • • • • • • • • • • • • •
Employees in connection w bossing, pressing, punching all the locations designated	and stamping machines at				
Drivers when the assured has ance policy in this company					_

The estimated compensation covers the wages or salaries of all persons to whom compensation is paid in the business or trade carried on by the assured at the locations mentioned and described in this schedule, including regular time and overtime, and all allowances, whether paid in cash, or board, or store certificates, or merchandise, or credits, or in any other way, including the compensation, of whatever kind, paid to piece workers, also the wages or other compensation paid to drivers when there is no concurrent teams policy, and including the salaries or other compensation of president, vice-president, secretary, treasurer, clerks and office men, except as follows:

5. The total number of hand-fed cutting, embossing, pressing, punching and stamping machines at all the locations mentioned above, whether in use or not, is as follows:

6. The operations carried on are those usual to the kind of trade or business described.

5. The total number of hand-fed cutting, embossing, pressing, punching and stamping machines at all the locations mentioned above, whether in use or not, is as follows:

6. The operations carried on are those usual to the kind of trade or business described herein.

7. There are no steam-power boilers on the premises, except as follows:

8. There are no steam-power boilers on the premises, except as follows:

9. No power is used, except as follows:

10. No chemicals are used, except as follows:

11. No explosives are used, except as follows:

12. The tollowing insurances are now carried:

13. Name of company

14. No company

15. No company

16. The entire of company

17. There are no steam-power boilers on the premises, except as follows:

18. Name of company

19. Valid insurance in amounts not less than stated above will be carried during the period of this policy.

19. No company has canceled or refused to issue liability, elevator or boiler insurance to the assured during the past three years, except as follows:

19. No company has insured this risk during the past three years, except as follows:

19. No company has insured this risk during the past three years, except as follows:

19. The entire compensation earned by all employees during the year ending December 31, last, was 17. The minimum premium for this policy is

19. At noon, standard time, at the place where the policy is countersigned

19. At noon, standard time, at the place where the policy is

CONTRACTORS' EMPLOYERS' LIABILITY POLICY.

The hereinafter called the company, in consideration of dollars (\$), estimated premium and the statements hereinafter set forth in the schedule of statements, which statements the assured makes and warrants to be true by the acceptance of this policy, except the statement concerning the number of employees and their compensation which are estimated, does hereby agree to indemnify of , county of , State of , hereinafter called the assured, for a period of months, beginning on the day of , 190 , noon, and ending on the day ot , 190 , noon, standard time, at the place where this policy has been countersigned:

Against loss from the liability imposed by law upon the assured for damages on account of bodily injuries or death, accidentally suffered while this policy is in force, by any employee or employees of the assured while at the places described in the schedule, in and during the prosecution of the work described in the schedule, including, however, drivers mentioned in the schedule when on duty in the vicinity of the locations designated in the schedule, subject to the following conditions:

A. The company's liability for loss from an accident resulting in bodily injuries to or in the death of one person is limited to dollars (\$), and, subject to the same limit for each person, the company's total liability for loss from any one accident resulting in bodily injuries to or in the death of more than one person is limited to dollars (\$)

ban one person is limited to dollars (\$\frac{1}{2}\$).

B. This policy does not cover loss from liability for injuries or death to or caused by—(1) Any person unless his compensation is included in the estimate set forth in the schedule (provided that this exclusion shall not apply to loss from liability for injuries or death (a) caused by the assured himself of an individual, nor if a firm by any member thereof, nor if a corporation by its president, vice-president, secretary or treasurer, provided such officer is not managing or superintending the work; or (\$\delta\$) to or caused by drivers of teams for which the assured carries concurrent teams insurance in this company); (2) Any child employed by the assured contrary to law or any child employed under fourteen (14) years of age where no statute restricts the age of employment; (3) Any convict. This policy does not cover loss from liability for injuries or death occasioned by reason of the failure of the assured to observe any statute affecting the safety of persons; nor for injuries occasioned by reason of the failure of the assured to observe any local ordinance of which he has knowledge.

C. Upon the occurrence of an accident the assured shall give immediate written notice thereof, with the fullest information obtainable at the time, to the company's home office or to the agent who has countersigned this policy. If a claim is made on account of such accident the assured shall give like notice thereof with full particulars. The assured shall at all times render to the company all co-operation and assistance in his power.

D. If thereafter any suit is brought against the assured to enforce a claim for damages on account of an accident covered by this policy, the assured shall immediatly forward to the company's home office every summons or other process as soon as the same shall have been served on him, and the company will, at its own cost, defend such suit in the name and on behalf of the assured unless the company shall elect to settle the same of to pay the assured the indemnity provided for its condition. A hereof

own cost, defend such suit in the name and on behalf of the assured unless the company snah elect to settle
the same or to pay the assured the indemnity provided for in condition A hereof.

E. The assured shall not voluntarily assume any liability, nor shall the assured, without the written
consent of the company previously given, incur any expense or settle any claim, except at his own cost, or
interfere in any negotiation for settlement or in any legal proceeding; except that the assured may provide
at the time of the accident such immediate surgical relief as is imperative. Whenever requested by the
company, the assured shall aid in securing information and evidence and the attendance of witnesses and
in effecting settlements and in prosecuting appeals.

F. No action shall be against the company to recover for any loss under this policy unless it shall be

F. No action shall lie against the company to recover for any loss under this policy unless it shall be brought by the assured for loss actually sustained and paid in money by the assured in satisfaction of a

judgment after trial of the issue; nor unless such action is brought within ninety (90) days after final judgment against the assured has been so paid and satisfied. The company does not prejudice by this condition any defenses against such action that it may be entitled to make under this policy.

G. In case of payment of loss under this policy the company shall be subrogated to all rights of the

assured against any person or corporation, as respects such loss, to the amount of such payment, and the assured shall execute all papers required and shall co-operate with the company to secure to the company such rights.

H. If the assured carry a policy of another insurer, whether valid or not, against a loss covered by this policy, the assured shall not be entitled to recover from the company a larger proportion of the entire loss

than the amount hereby insured bears to the total amount of his insurance.

I. If the business of the assured is placed in the hands of a receiver, assignee or trustee, whether by the voluntary act of the assured or othewrise, this policy shall immediately terminate, but such termination shall not affect the liability of the company as to any accidents theretofore occurring. If the assured is a corporation, a change of title, or if a firm or individual a change of title or of ownership, shall in like manner terminate this policy, unless such change is consented to by the company, by an endorsement hereon, signed by its president, vice-president or one of its secretaries.

J. The premium is based on the entire compensation whether for salaries, wages, piecework, overtime

or allowances earned by the employees of the assured during the period of this policy; whenever employees are compensated, in whole or in part, by store certificates, board, merchandise, credits, or any other substitute for cash, the amount of compensation covered by such substitutes shall be included in the entire compensation on which the premium is based. If such entire compensation exceeds the sum set forth in the schedule, the assured shall immediately pay the company the additional premium earned; if such compensation is less than the sum set forth in the schedule, the company will return the uncarned premium, when determined; but the company shall receive or retain not less than when determined; but the company shall receive or retain not less than), it being dollars (\$

agreed that this sum shall be the minimum earned premium.

K. This policy may be canceled by the company at any time by written notice, served on or sent by registered letter to the assured at the address given herein, stating when the cancellation shall be effective. It may be canceled by the assured by like notice to the company. If canceled by the company, the company shall be entitled to the earned premium, pro rata, when determined. If canceled by the assured, unless the assured has retired from business, the company shall receive or retain the customary short-rate premium. (In either case the earned premium shall be computed on the compensation for the year as indicated by the actual compensation earned by the employees of the assured during the time the policy shall have been in force.) In any case the company shall receive or retain the minimum earned premium stated in condition J. The company's check mailed to the address of the assured as given herein shall be a sufficient tender, but no return premium shall be payable until a statement of the actual compensation earned by the employees of the assured during the period the policy was in force shall have been furnished

to the company by the assured.

L. Any of the company's authorized inspectors shall have the right and opportunity, whenever the company so desires, to inspect the plant, work, machinery and appliances of the assured; and the company or any of its inspectors may suspend this insurance, so far as any boiler or elevator is concerned, because of any defect or dangerous condition found in the same. Notice of such suspension and the reason therefor and of the reinstatement of the insurance must be in writing.

M. Any of the company's authorized auditors shall have the right and opportunity, whenever the company so desires, to examine the books and records of the assured as respects compensation earned by the application of the assured and the assured shall render reasonable assistance. But the company waives not the assured of the assured of the assured shall render reasonable assistance. But the company waives no

employees of the assured, and the assured shall render reasonable assistance; but the company waives no right by failing to make such examination. The assured shall, whenever the company so requests, furnish the company with a written statement of the amount of compensation earned by his employees during any part of the period of the policy, and at the end of the period of the policy the assured shall furnish the company with such statement covering the full period of the policy. The rendering of any estimate or statement or any settlement shall not bar the examination herein provided for nor the company's right to additional premiums.

N. No erasure or change appearing on the face of this policy as originally printed and no change or waiver of any of its terms or conditions or statements shall be valid unless endorsed hereon and signed by the president, the vice-president or one of the secretaries of the company. Notice to or knowledge by any

agent or any other person shall not be held to waive any of the terms, conditions or statements hereof.

O. No person shall be deemed an agent of the company unless such person is authorized in writing as such agent by the president, the vice-president or one of the secretaries of the company.

SCHEDULE.

I. Name of assured, 2. Address of assured, (state street, town, county and State where head office is located.) 3. The assured is (state whether individual, co-partnership, corporation, receiver, or other trustee.) 4. The place or places where work is to be carried on, the kind of work carried on at each such place, the estimated number of employees, and the estimated compensation of employees at each such place, are as follows:

Kind of Work.	Place Where Work is to be Done.	Estimated Average Number of Employees.	Estimated Compensation for Period of Policy.		Rstimated Amount of Premium.
	••••••		\$		\$
	•••••			•••••	
•••••	••••				••••••
Drivers when the assured has	no concurrent teams in-				

The estimated compensation covers the wages or salaries of all persons to whom compensation is paid a the business or trade carried on by the assured at the locations mentioned and described in this schedule, a the business or trade carried on by the assured at the locations mentioned and described in this schedule, acluding regular time and overtime, and all allowances, whether paid in cash, or board, or store certifiates, or merchandise, or credits, or in any other way, including the compensation, of whatever kind, paid o pieceworkers, also the wages or other compensation paid to drivers when there is no concurrent teams olicy, and including the salaries or other compensation of president, vice-president, secretary, treasurer, lerks and office men, except as follows:

5. The operations carried on are those usual to the work lescribed above.

6. No wrecking or demolition is done, except as follows:

7. No explosives are used, except as follows:

8. The assured does not operate a railroad in connection with the work designated in the schedule, except as follows:

9. No power is used, except as follows:

10. No chemicals are the mention of the mark in sub-contracted directly or indirectly except as required to a superior of the mark in sub-contracted directly or indirectly except as required. except as follows:

8. The assured does not operate a railroad in connection with the work designated in the schedule, except as follows:

9. No power is used, except as follows:

10. No chemicals are isollows:

11. No part of the work is sub-contracted, directly or indirectly, except as follows:

12. The estimated compensation excludes payments to sub-contractors, except as follows:

13. No employee is allowed to ride on any elevator or hoisting device which is not operated by a person riding thereon.

14. The following insurances are now carried: Employer's liability, \$; name of company, . Workmen's collective, \$; name of company, . Boiler, \$; name of company, . Elevator, \$; name of company, . Teams, \$; name of company, . If. Valid insurance in amounts not less than stated above will be carried during the period of this policy.

16. No company has anneed to issue liability, elevator or boiler insurance to the assured during the past three years, except as follows:

17. No company has insured this risk during the past two years, except as follows:

18. The entire compensation earned by all employees during the year ending December 31, last, was \$ 19. The minimum premium for this policy is \$ premium for this policy is \$

The insurance to begin on the he insurance to begin on the day of 19, at noon, and to expire on the day of 19, at noon, standard time, at the place where the policy is countersigned. Dated

CONTRACTORS PUBLIC LIABILITY POLICY.

hereinafter called "the company," in consideration of dollars (\$ timated premium and the statements hereinafter set forth in the schedule of statements, which statements the assured makes and warrants to be true by the acceptance of this policy, except the statements concerning the number of employees and their compensa-, of , county of tion, which are estimated does hereby agree to indemnify , hereinafter called the assured, for a period of months, beginning on the , 190, noon, and ending on the day of 190, noon, standard time at the place where this policy has been countersigned:

Against loss from the liability imposed by law upon the assured for damages on account of bodily injuries or death, accidentally suffered while this policy is in force, by any person or persons not employed by the assured while at or about the work of the assured described in the schedule, during the prosecution of the said work at the place or places

described in the schedule, subject to the following conditions:

CONDITIONS.

A. The company's liability for loss from an accident resulting in bodily injuries to or in the death of one person is limited to dollars (\$), and, subject to the same limit for each person, the company's total liability for loss from any one accident resulting in bodily injuries to or in the death of more than any one person is limited to dollars (\$).

B. This policy does not cover loss from liability for injuries or death—(1) Caused by any person unless in the death of the liability for injuries or death—(2) caused by any person unless in the liability for injuries or death—(2) caused by any person unless in the liability for injuries or death—(2) caused by any person unless in the liability for injuries or death—(3) caused by any person unless in the liability for injuries or death—(4) caused by any person unless in the liability for injuries or death—(4) caused by any person unless in the liability for injuries or death—(4) caused by any person unless in the liability for injuries or death—(4) caused by any person unless in the liability for injuries or death—(4) caused by any person unless in the liability for injuries or death—(4) caused by any person unless in the liability for injuries or death—(4) caused by any person unless in the liability for injuries or death—(4) caused by any person unless in the liability for injuries or death—(5) caused by any person unless in the liability for injuries or death—(4) caused by any person unless in the liability for injuries or death—(4) caused by any person unless in the liability for injuries or death—(4) caused by any person unless in the liability for injuries or death—(4) caused by any person unless in the liability for injuries or death—(4) caused by any person unless in the liability for injuries or death—(4) caused by any person unless in the liability for injuries or death—(4) caused by any person unless in the liability for injuries or death—(4) caused by any person unless in the liability for injuries or death—(4) caused by any person unless in the lia

his compensation is included in the estimate set forth in the schedule (provided that this exclusion shall not apply to loss from liability for injuries or death caused by the assured himself if an individual, nor if a firm apply to loss from liability for injuries or death caused by the assured himsell if an individual, nor if a firm by any member thereof, nor if a corporation by its president, vice-president, secretary or treasurer, provided such officer is not managing or superintending the work); (2) Caused by any child employed by the assured contrary to law or any child employed under fourteen (14) years of age where no statute restricts the age of employment; (3) Caused by any convict employed by the assured; (4) Suffered while in or on any elevator or any hoisting device: (5) Caused by any draught or driving animal or vehicle or any person in charge thereof; (6) Suffered otherwise than during the immediate doing of the work of construction. This policy does not cover loss from liability for injuries occasioned by reason of the failure of the assured to observe any statute affecting the safety of persons; now for injuries occasioned by reason of the failure of the assured to observe any

observe any local ordinance of which he has knowledge.

C. Upon the occurrence of an accident the assured shall give immediate written notice thereof, with the fullest information obtainable at the time, to the company's home office or to the agent who has countries of the assured shall give immediate written notice thereof, with the fullest information obtainable at the time, to the company's home office or to the agent who has countries of the assured shall give immediate written notice thereof, with cragged this policy. If a claim is made on account of such accident the assured shall give like notice with full particulars. The assured shall at all times render to the company all co-operation and assistance in his power.

D. If thereafter any suit is brought against the assured to enforce a claim for damages on account of an accident covered by this policy, the assured shall immediately torward to the company's home office every

summons or other process as soon as the same shall be served on him, and the company's home office every summons or other process as soon as the same shall be served on him, and the company will, at its own cost, defend such suit in the name and on behalf of the assured unless the company shall elect to settle the same or to pay the assured the indemnity provided for in condition A hereof.

E. The assured shall not voluntarily assume any liability, nor shall the assured, without the written consent of the company previously given, incur any expense or settle any claim, except at his own cost, or interfere in any negotiation for settlement or in any legal proceeding; except that the assured may provide at the time of the accident such immediate surgical relief as is imperative. Whenever requested by the company, the assured shall aid in securing information and evidence and the attendance of witnesses and in effecting settlements and in prosecuting appeals. effecting settlements and in prosecuting appeals.

F. No action shall lie against the company to recover for any loss under this policy unless it shall be brought by the assured in satisfaction of a judgment after trial of the issue, nor unless such action is brought within ninety (90) days after final judgment against the assured has been so paid and satisfied. The company does not prejudice by this constitution of the issue of dition any defenses against such action that it may be entitled to make under this policy.

G. In case of payment of loss under this policy the company shall be subrogated to all rights of the assured against any person or corporation, as respects such loss, to the amount of such payment, and the assured shall execute all papers required and shall co-operate with the company to secure to the company

such rights.

H. If the assured carry a policy of another insurer, whether valid or not, against a loss covered by this policy, the assured shall not be entitled to recover from the company a larger proportion of the entire loss than the amount hereby insured bears to the total amount of this insurance.

I. If the business of the assured is placed in the hands of a receiver, assignee or trustee, whether by the voluntary act of the assured is piaced in the hands of a receiver, assignee or trustee, whether by the voluntary act of the assured or otherwise, the policy shall immediately terminate, but such termination shall not affect the liability of the company as to any accidents theretofore occurring. If the assured is a corporation, a change of title, or if a firm or individual a change of title or of ownership, shall in like manner terminate this policy unless such change is consented to by the company, by an endorsement hereon,

signed by its president, vice-president or one of its secretaries.

J. The premium is based on the entire compensation whether for salaries, wages, piecework, overtime or allowances earned by the employees of the assured during the period of this policy; whenever employees are compensated, in whole or in part, by store certificates, board, merchandise, credit, or any other substitute for cash, the amount of compensation covered by such substitutes shall be included in the entire compensation on which the premium is based. If such entire compensation exceeds the sum set forth in the schedule, the assured shall immediately pay the company the additional premium earned; if such compensation is less than the sum set forth in the schedule, the company will return the unexpend premium when sation is less than the sum set forth in the schedule, the company will return the unearned premium, when determined; but the company shall receive or retain not less than dollars (\$), it being agreed

that this sum shall be the minimum earned premium.

K. This policy may be canceled by the company at any time by written notice, served on or sent by registered letter to the assured at the address given herein, stating when the cancellation shall be effective. It may be canceled by the assured by like notice to the company. If canceled by the company, the company shall be entitled to the earned premium, pro rata, when determined. If canceled by the assured, unless the assured has retired from business, the company shall receive or retain the customary short-rate premium. (In either case the earned premium shall be computed on the compensation for the year as indicated by the actual compensation earned by the employees of the assured during the time the policy has been in force.) In any case the company shall receive or retain the minimum earned premium stated in condition J. The company's check mailed to the address of the assured as given herein shall be a sufficient tender, but no return premium shall be payable until a statement of the actual compensation earned by the employees of the assured during the period the policy was in force shall have been furnished to the

company by the assured.

L. Any of the company's authorized inspectors shall have the right and opportunity, whenever the company so desires, to inspect the plant, works, machinery and appliances of the assured; and the company so desires, to inspect the plant, works, machinery and appliances of the assured; and the company so desires, to inspect the plant, works, machinery and appliances of the assured the plant of any source of an

pany or any of its inspectors may suspend this insurance, so far as any boiler is concerned, because of any defect or dangerous condition found in the same. Notice of such suspension and the reason therefor and of the reinstatement of the insurance must be in writing.

M. Any of the company's authorized auditors shall have the right and opportunity, whenever the company so desires, to examine the books and records of the assured as respects compensation earned by employees of the company and the company and the company so desires, to examine the books and records of the assured as respects compensation earned by employees. ployees of the assured, and the assured shall render reasonable assistance; but the company waives no right by failing to make such examination. The assured shall, whenever the company so requests, furnish the company with a written statement of the amount of compensation earned by his employees during any part of the period of the policy, and at the end of the period of the policy the assured shall furnish the company with such statement covering the full period of the policy. The rendering of any estimate or statement or any settlement shall not bar the examination herein provided for nor the company's right to additional statement of the policy.

tional premiums.

N. No erasure or change appearing on the face of this policy as originally printed and no change or waiver of any of its terms or conditions or statements shall be valid unless endorsed hereon and signed by the president, vice-president or one of the secretaries of the company. Notice to or knowledge by any agent or any other person shall not be held to waive any of the terms, conditions or statements hereof.

O. No person shall be deemed an agent of the company unless such person is authorized in writing as such agent by the president, vice-president or one of the secretaries of the company.

SCHEDULE.

assured 2. Address of assured (state street, town, county and State where head office 3. The assured is (state whether individual, co-partnership, corporation, receiver or other The place or places where work is to be carried on, the kind of work carried on at each 1. Name of assured is located), trustee), such place, the estimated number of employees and the estimated compensation of employees at each such place are as follows:

Kind of Work.	Place Where Work is to be Done.	Estimated Average Number of Employees.	Estimated Compensation for Period of Policy.		Estimated Amount of Premium.
••••					
•••••					

	• • • • • • • • • • • • • • • • • • • •			•••••	

including regular time and overtime, and all allowances, whether paid in cash, or board, or store certificates, or merchandise, or credits, or in any other way, including the compensation, ot whatever kind, paid to pieceworkers, and including the salaries or other compensation of president, vice-president, secretary, treasurer, clerks and office men, excepting as follows: Drivers

The operations carried on are those usual to the kind of work described herein. 6. No wrecking or The operations carried on are demolition is done except as follows: demolition is done except as follows:

7. No explosives are used, except as follows:

8. The assured does not operate a railroad in connection with the work designated in the schedule, except as follows:

9. No power is used, except as follows:

10. No part of the work is sub-contracted, directly or indirectly except as follows:

11. No part of the work is sub-contracted, directly or indirectly except as follows:

12. The estimated companyation excludes the payments to sub-contractors except as follows:

13. The estimated
13. The following insurBoiler, \$ Name of any compensation excludes the payments to sub-contractors, except as follows: ances are now carried: Employers liability, \$ Name of company, pany, Public liability, \$ Name of company, Elevator, \$ Name of company, Workmens collective, \$ Name of company, Teams, \$ Name of company, 14. Valid insurance in amounts not less than stated above will be carried during the period of this policy. 15. No company has canceled or refused to issue liability or boiler insurance to the assured during the past three years, except as follows:

16. No company has insured this risk during the past two years, except as follows:

17. The entire compensation earned by all the employees during the year ending December 31, last, was \$ 18. The minimum premium for this policy is \$ 18. The minim

The insurance to begin on the The insurance to begin on the day of 19, at noon, and to expire on the at noon, standard time, at the place where the policy is countersigned, Dated,

TEAMS LIABILITY POLICY.

hereinafter called "The Company," in consideration of estimated premium and the statements hereinafter set forth in the Schedule of Statements, which statements the assured makes and warrants to be true by the acceptance of this policy, except the statement concerning the number of drivers and their compensation, which are estimated, does hereby agree to indemnify , State of , County of , hereinafter called the assured, for a period of months, beginning on the , 190 , noon, and ending on the day of , 190 , noon, standard time at the place where this policy has been countersigned, Against loss from the liability imposed by law upon the assured for damages on account of

bodily injuries or death, accidentally suffered while this policy is in force, by any person or persons, by means of the draught or driving animals or vehicles for which a charge is made in the premium, and the use thereof as hereinafter set forth, while in charge of the assured or the assured's employees, subject to the following conditions:

CONDITIONS.

A. The company's liability for loss from an accident resulting in bodily injuries to or in the death of one person is limited to dollars (\$), and, subject to the same limit for each person, the company's total liability for loss from any one accident resulting in bodily injuries to or in the death of more than one person is limited to person is limited to

person is limited to dollars (\$).

B. This policy does not cover loss from liability for injuries or death caused by: (1) Loading or unloading of vehicles, unless an endorsement is attached hereto providing for the same; (2) Any draught

or driving animal or vehicle driven by any person under the age of (16) years.

C. Upon the occurrence of an accident the assured shall give immediate written notice thereof, with the fullest information obtainable at the time, to the company's home office or to the agent who has countersigned this policy. If a claim is made on account of such accident the assured shall give like notice thereof with full particulars. The assured shall at all times render to the company all co-operation and

assistance in his power. D. If thereafter any suit is brought against the assured to enforce a claim for damages on account of an accident covered by this policy, the assured shall immediately forward to the company's home office every summons or other process as soon as the same shall have been served on him, and the company will, at its own cost, defend such suit in the name and on behalf of the assured unless the company shall elect to settle the same or to pay the assured the indemnity provided for in condition A hereof.

B. The assured shall not voluntarily assume any liability, nor shall the assured, without the written of the company pressured in the company and appears or settle any claim expent at his own cost, or

consent of the company previously given, incur any expense or settle any claim, except at his own cost, or interfere in any negotiation for settlement or in any legal proceeding; except that the assured may provide at the time of the accident such immediate surgical relief as is imperative. Whenever requested by the company, the assured shall aid in securing information and evidence and the attendance of witnesses and in effecting settlements and in prosecuting appeals.

F. No action shall lie against the company to recover for any loss under this policy unless it shall be brought by the assured for loss actually sustained and paid in money by the assured in satisfaction of a judgment after trial of the issue; nor unless such action is brought within ninety (90) days after final judgment against the assured has been so paid and satisfied. The company does not prejudice by this condition any defenses against such action that it may be entitled to make under this policy.

G. In case of payment of loss under this policy the company shall be subrogated to all rights of the assured against any person or corporation, as respects such loss, to the amount of such payment, and the assured shall execute all papers required and shall co-operate with the company to secure to the company such rights.

H. If the assured carry a policy of another insurer, whether valid or not, against a loss covered by this policy, the assured shall not be entitled to recover from the company a larger proportion of the entire loss

than the amount hereby insured bears to the total amount of his insurance.

I. If the business of the assured is placed in the hands of a receiver, assignee or trustee, whether by the voluntary act of the assured or otherwise, this policy shall immediately terminate, but such termination shall not affect the liability of the company as to any accidents theretofore occurring. If the assured is a corporation, a change of title, or it a firm or individual a change of title or ownership, shall in like manner terminate this policy, unless such change is consented to by the company, by an endorsement hereon,

signed by its president, vice-president or one of its secretaries.

J. The premium is based upon the entire compensation earned by the drivers of the assured during the period of this policy. If the assured himself drive any draught or driving animal or vehicle there shall be included therefor in the compensation a sum equivalent to the average compensation of a driver of a team covered hereunder. Whenever employees are compensated, in whole or in part, by store certificates, board, merchandise, credits or any other substitute for cash, the amount of compensation covered by such substitutes shall be included in the compensation. If such compensation exceeds the sum set forth in the schedule, the assured shall immediately pay the company the additional premium earned. If such compensation is less than the sum set forth in the schedule, the company will return the unearned premium. when determined; but the company shall receive or retain not less than agreed that this sum shall be the minimum earned premium. dollars (\$

agreed that this sum shall be the minimum earned premium.

K. This policy may be canceled by the company at any time by written notice served on or seat by registered letter to the assured at the address given herein, stating when the cancellation shall be effective. It may be canceled by the assured by like notice to the company. If canceled by the company, the company shall be entitled to the earned premium for rata, when determined. If canceled by the assured, unless the assured has retired from business, the company shall receive or retain the customary short-rate premium. In either case the earned premium shall be computed on the compensation for the year as indicated by the actual compensation earned by the drivers of the assured during the time the policy shall have been in force. The company's check mailed to the address of the assured as given herein shall be a sufficient tender, but no return premium shall be payable until a statement of the actual compensation earned by the employees of the assured during the period the policy was in force shall have been furnished to the company by the assured.

earned by the employees of the assured during the period the policy was in force shall have been furnished to the company by the assured.

L. Any of the company's authorized auditors or inspectors shall have the right and opportunity, whenever the company so desires, to examine the books and records and to inspect the premises and all draught or driving animals and vehicles owned or used by the assured for the purpose of ascertaining the compensation earned by the drivers of the assured, and the assured shall render reasonable assistance; but the company waives no right by failing to make such examination. The assured shall, whenever requested, furnish the company with a written statement of the amount of compensation earned by its drivers during any part of the period of the policy, and at the end of the period of the policy the assured shall furnish the company with such statement covering the full period of the policy. The rendering of any estimate or statement or any settlement shall not bar the examination herein provided for nor the company's right to additional premiums.

any estimate or statement or any settlement shall not bar the examination neven provides for not the company's right to additional premiums.

M. No erasure or change appearing on the face of this policy as originally printed and no change or waiver of any of its terms or conditions or statements shall be valid unless endorsed hereon and signed by the president, the vice-president or one of the secretaries of the company. Notice to or knowledge by any

agent or any other person shall not be held to waive any of the terms, conditions, or statements hereof.

N. No person shall be deemed an agent of the company unless such person is authorized in writing as

such agent by the president, the vice-president, or one of the secretaries of the company.

SCHEDULE.

I. Name of assured,

2. Address of assured (state street, town, county and State where head office is located).

3. The vehicles are used at the following places only:

4. The assured is (state whether individual, co-partnership, corporation, receiver, or other trustee).

5. The trade or business is owned by the assured, driven single, is:

7. The number of vehicles owned by the assured, driven single, is:

8. The number of draught or driving animals owned by the assured is

9. The number of drivers employed by the assured is

10. The average compressation to each driver, weekly, is \$ 11. The kind of work for which the vehicles are used is

12. The assured does no driving himself, except as follows:

13. The vehicles are used exclusively in the business of the assured, except as follows:

14. No unusual type of vehicle is used to assured a knowledgs, except as follows:

15. No vicious draught or driving animal is used so far as the assured knows or is informed.

16. No driver under sixteen (16) years is or will be employed.

17. There is no exceptional hassard involved, such as transportation of explosives, except as follows:

18. The estimated entire compressation for the term of this policy is \$ 19. The actual amount of compensation, paid to all drivers during the last calendar year (ended December 31, 190), was \$ 20. No company has canceled or refused to issue teams insurance to the assured during the past three years, except as follows:

21. No company has canceled or refused to issue teams insurance to the assured during the past three years, except as follows:

22. The number and description of all vehicles covered by this policy, the places where used and the premium rate for each driver, is as follows: follows:

Number.	Description of Vehicles.	Places Where Used.	Rate per Driver,	Remarks.
		l I		

The minimum premium for this policy is \$ 23. The minimum premium for this poncy is a

This risk commences at noon, standard time at the place where the policy is countersigned.

Periodent manager or general ages day of 100 . Dated 190 . Broker or agent, Resident manager or general agent.

GENERAL LIABILITY POLICY FORM.

dollars (\$ In consideration of) premium and the statements hereinafter set forth in the Schedule of Statements, which statements the assured makes and warrants to be true by the acceptance of this policy, except the statements concerning the compensation of employees which are estimated, the hereinafter called the company, hereby , hereinafter called the agrees to indemnify of , county of , State of assured, for a period of months, beginning on the day of , 190 , noon, and , 190 , noon, standard time at the place where this policy ending on the has been countersigned:

Against loss from the liability imposed by law upon the assured for damages on account or bodily injuries or death, accidentally suffered while this policy is in force, by any person or persons while within the premises described in the schedule or upon the sidewalk or other ways immediately adjacent thereto provided for the use of employees or the public. subject to the following conditions:

A. The company's liability for loss from an accident resulting in bodily injuries to or in the death of one person is limited to dollars (\$), and subject to the same limit for each person, the company's total liability for loss from any one accident resulting in bodily injuries to or in the death of more than one person is limited to dollars (\$).

person is limited to dollars (\$).

B. This policy does not cover loss from liability for injuries or death caused to or by (1) any child employed by the assured contrary to law, or any child employed under fourteen (14) years of age where no statute restricts the age of employment; (2) any person in or about any elevator while in charge of any person under the age fixed by law for elevator attendants, or under the age of eighteen (18) where no age is fixed by law, or caused to or by any person while making additions to or structual alterations in or extraordinary repairs of any elevator may be used for any service while additions, alterations or repairs of any kind are being made; (3) any person engaged in making additions to or alterations in the building, or repairs of any kind when more than seven (7) days time is required for the work; (4) any person before the premises have been fully completed ready for occupancy; (5) any person by reason of the manufacture or presence of any material intended for use as an explosive. or presence of any material intended for use as an explosive

C. Upon the occurrence of an accident the assured shall give immediate written notice thereof, with the fullest information obtainable at the time, to the office of the company at , or to the company's the fullest information obtainable at the time, to the office of the company at , or to the company's authorized agent. If a claim is made on account of such accident the assured shall give like notice thereof with full particulars. The assured shall at all times render to the company all co-operation and

assistance in his power.

D. If thereafter any suit is brought against the assured to enforce a claim for damages on account of

an accident covered by this policy the assured shall immediately forward to the company every summons or other process as soon as the same shall have been served on him, and the company will, at its own cost, defend such suit in the name and on behalf of the assured, unless the company shall elect to settle the same or to pay the assured the indemnity provided for in condition A hereot.

E. The assured shall not voluntarily assume any liability, nor shall the assured, without the written consent of the company previously given, incur any expense or settle any claim, except at his own cost, or interfere in any negotiation for settlement, or in any legal proceeding; except that the assured may provide at the time of the accident such immediate surgical relief as is imperative. Whenever requested by the company, the assured shall aid in securing information and evidence and the attendance of witnesses and in effecting settlements and in prosecuting appeals.

F. No action shall lie against the company to recover for any loss under this policy unless it shall be brought by the assured for loss actually sustained and paid in money by the assured in satisfaction of a judgment after trial of the issue; nor unless such action is brought within ninety (90) days after final judgment against the assured has been so paid and satisfied. The company does not prejudice by this condition are the such action is the proper partial of the part is possible.

any defines to such action it may be entitled to make under this policy.

G. In case of payment of loss under this policy the company shall be subrogated to all rights to the amount of such payment, of the assured against any person or corporation, as respects such loss, and the assured shall execute all papers required and shall co-operate with the company to secure to the company such rights.

H. If the assured carry a policy of another insurer, whether valid or not, against a loss covered by this policy, the assured shall not be entitled to recover from the company a larger proportion of the entire loss

than the amount hereby insured bears to the total amount of insurance.

I. If the business of the assured is placed in the hands of a receiver, assignee or trustee, whether by the voluntary act of the assured or otherwise, this policy shall immediately terminate, but such termination shall not affect the liability of the company as to any accidents theretofore occurring. If the assured is a corshall not affect the liability of the company as to any accidents theretofore occurring. If the assured is a corporation, a change of title, or if a firm or individual, a change of title or of ownership shall in like manner terminate this policy, unless such change is consented to by the company, by an endorsement hereon signed by one of its officers.

J. This policy may be canceled by the company at any time by written notice to the assured stating when the cancellation shall be effective. It may be canceled by the assured by like notice to the company when the cancellation shall be effective. It may be canceled by the assured by like notice to the company if canceled by the company the company shall be entitled to the earned premium, prorate, when determined. If canceled by the assured the company shall be entitled to the earned premium calculated at customary that rates. The company's check malled to the address of the assured as given herein shall be a sufficient reader, but if a premium charge is made for the hazard of employers' liability as provided for in condition N, no return premium shall be payable until a statement of the actual compensation earned by the employees of the assured engaged on the premises during the period the policy was in force shall have been forwarded to the company by the assured.

K. Any of the company's authorized inspectors shall have the right and opportunity whenever the company so desires to inspect the premises and elevators of the assured; and the company or any of its support of the properties of the properties of the surgery condition found in same. Notice

inspectors may suspend this insurance because of any detect or dangerous condition found in same. Notice

of such suspension and the reason therefor and of the reinstatement of the insurance must be in writing.

A return premium for the period of suspension, provide, will be paid to the assured on demand.

L. No erasure or change appearing on the face of this policy as originally printed and no change or waiver of any of its terms or conditions or statements shall be valid unless endorsed hereon, and signed by the president, vice-president or one of the secretaries of the company. Notice to or knowledge by any agent or any other person shall not be held to waive any of the terms, conditions or statements hereof.

M. No person shall be deemed an agent of the company unless such person is authorized in writing as

such agent by the president, vice-president or one of the secretaries of the company.

N. The premium for this policy is based on the data given in the schedule. If the compensation of employees is greater or less than the estimated sum stated in the schedule, or if the data otherwise given in the schedule is erroneous, the premium charge shall be subject to adjustment on the basis of the rates stated in the analysis of premium given below. The company shall be entitled to examine the pay rolls. stated in the analysis of premium given below. The company shall be entitled accounts and to check all other items of the schedule whenever it desires to do so.

SCHEDULE.

1. The name of assured, 2. The address of the assured is 3. The assured is whether individual, co-partnership, corporation, estate or trustee). 4. The location of the building or buildings, the number and kind of elevators, the wages paid employees, the floor areas and frontages are solvered.

LOCATION.		Elevators.		Estimated	Ground	Number	Street	
Street.	No.	No.	Description.	Power.	Wages.	Floor Area.	of Stories.	Frontage.
					••••			
If there is more than one building, give location of each.			State whether passenger or freight, side walk, one story, private house, hand hoist, moving platform or escalator.	ther hy- draulic, electric, steam or	ly estimated wages of office men and those	of ground floor in- cluding all parts in- closed.	ment is used as salesroom	more than one street, state each

5.	Ana	alysis of Pr	EMIUM.	
	Number.	Kind.		
	Number. Elevators		at \$ for	each
	Elevators		at \$ for	each
	Estimated wages of office men, \$			
	Estimated wages of all other employe	es	-	• •
	engaged on the premises, \$		at cents per	\$100 \$
	Total floor area, all floors included	square fe	et atcents per 1	oo square feet. \$
	Street frontage, all frontages included	running	feet atcents pe	r running foot, \$

Total premium \$..... 6. The kind of business done on the premises is as follows:

7. The assured manages the mises except as follows:

9. There is premises except as follows:

premises except as follows:

8. The assured occupies the premises except as follows:

9. A LETE IS no elevator, escalator or moving platform on the premises except as follows:

10. All elevators, escalators and moving platforms have been accepted from the builders as satisfactory except as follows:

11. If required by the company the assured agrees to remove the cylinder-head and submit the piston-rod to examination of the company, unless such examination has been made within three years and the piston-rod found in good order.

12. No company has canceled or refused to issue liability, elevator or boiler insurance to the assured during the past three years, except as follows:

14. No company has insured this risk during the past two years, except as follows:

15. There is no other company has insured this risk during the past two years, except as follows:

15. There is no other elevator or general liability insurance carried by the assured on the premises, except as follows:

16. Inspection reports and other notices and correspondence are to be mailed to the assured at the address 15. There is no other If to the latter, it is by request of the assured, who acknowledges such given above, or to at person as the proper agent for this purpose.

ELEVATOR FORM.

hereinafter called "The Company," in consideration of dollars (\$ premium and the statements hereinafter set forth in the schedule of statements, which statements the assured makes and warrants to be true by the acceptance of this policy, does hereby agree to indemnify of , county of , State of , hereinafter called the assured, for a period of months, beginning on the day of , 190 , noon, and ending on the , 190, noon, standard time at the place where this policy has been countersigned,

Against loss from the liability imposed by law upon the assured for damages on account of bodily injuries or death, accidentally suffered while this policy is in force, by any person or persons, while in the car of any elevators described in the schedule, or in the elevator. well or hoist-way thereof or while entering upon or alighting from such car, subject to the following conditions:

A. The company's liability for loss from an accident resulting in bodily injuries to or in the death of one person is limited to dollars (\$), and, subject to the same limit for each person, the company's total liability for loss from any one accident resulting in bodily injuries to or in the death of

more than one person is limited to dollars (\$).

B. This policy does not cover loss from liability for injuries or death caused by any elevator while in charge of any person under the age fixed by law for elevator attendants, or under the age of eighteen (18) where no age is fixed by law, or caused to or by any person while making additions to or structural alterations in or extraordinary repairs of any elevator plant, unless a written permit is granted by the company specifically describing the work; but no elevator may be used for any service while additions to

or alterations in or repairs of any kind are being made.

C. Upon the occurrence of an accident the assured shall give immediate written notice thereof, with the fullest information obtainable at the time, to the office of the company at or to the agent who has countersigned this policy. If a claim is made on account of such accident the assured shall give like notice thereof with full particulars. The assured shall at all times render to the company all co-operation and

assistance in his power.

D. If thereafter any suit is brought against the assured to enforce a claim for damages on account or an accident covered by this policy, the assured shall immediately forward to the home office of the company every summons or other process as soon as the same shall have been served on him, and the company will, at its own cost, defend such suit in the name and on behalf of the assured unless the company shall elect to

settle the same or to pay the assured the indemnity provided for in condition A hereof.

E. The assured shall not voluntarily assume any liability, nor shall the assured, without the written consent of the company previously given, incur any expense or settle any claim, except at his own cost, or interfere in any negotiation for settlement or in any legal proceeding; except that the assured may provide at the time of the accident such immediate surgical relief as is imperative. Whenever requested by the company, the assured shall aid in securing information and evidence and the attendance of witnesses and in effecting settlements and in prosecuting appeals.

F. No action shall lie against the company to recover for any loss under this policy unless it shall be brought by the assured for loss ac ually sustained and paid in money by the assured in satisfaction of a judgment after trial of the issue; nor unless such action is brought within ninety (90) days after final judgment against the assured has been so paid and satisfied. The company does not prejudice by this condition any defenses against such action that it may be entitled to make under this policy.

G. In case of payment of loss under this policy the company shall be subrogated to all rights of the assured against any person or corporation, as respects such loss, to the amount of such payment, and the assured shall execute all papers required and shall co-operate with the company to secure to the company such rights.

H. If the assured carry the policy of another insurer, whether valid or not, against a loss covered by this policy, the assured shall not be entitled to recover from the company a larger proportion of the entire loss than amount hereby insured bears to the total amount of his insurance.

I. If the business of the assured is placed in the hands of a receiver, assignee or trustee, whether by the

I. If the business of the assured is placed in the hands of a receiver, assignee or trustee, whether by the voluntary act of the assured or otherwise, this policy shall immediately terminate, but such termination shall not affect the liability of the company as to any accidents theretofore occurring. If the assured is a corporation a change of title, or if a firm or individual a change of title or of ownership, shall in like manner terminate this policy, unless such change is consented to by the company, by an endorsement hereon, signed by one of its officers.

J. This policy may be canceled by the company at any time by written notice served on or sent by registed letter to the assured staing when the cancellation shall be effective. It may be canceled by the assured by a like notice to or registered letter mailed to the company. If canceled by the company, the company shall be entitled to the earned premium pro rate. If canceled by the assured, the company shall be entitled to the earned premium calculated at customary short rates. The company's check mailed to the address of the assured as given herein shall be a sufficient tender.

K. Any of the company's authorized inspectors shall have the right and opportunity, whenever the company so desires, to inspect the premises and elevators of the assured; and the company or any of its

company so desires, to inspect the premises and elevators of the assured; and the company or any of its inspectors may suspend this insurance because of any defect or dangerous condition. Notice of such suspension and the reason therefor, and of the reinstatement of insurance, must be in writing. A return

premium for the period of suspension, pro rata, will be paid to the assured on demand,

L. No erasure or change appearing on the face of this policy as originally printed and no change or
waiver of any of its terms or conditions or statements shall be valid unless endorsed hereon and signed by the president, or vice-president, or one of the secretaries of the company. Notice to or knowledge by any

agent or any other person shall not be held to waive any of the terms, conditions, or statements hereof.

M. No person shall be deemed an agent of the company unless such person is authorized in writing as such agent by the president, or vice-president, or one of the secretaries of the company.

2. Address of assured, Name of assured, of assured, (state street, town, county and State where (state whether individual, co-partnership, corporation, estate, office is located.) 3. The assured is (state whether individual, co-partnership, corporation, estate, or other trustee.) 4. The places where the elevators are located, the number, the number of landings and the kinds of elevators at each place are as follows:

Location of Building Where Elevator is Situated.	Location in Building.	Number of Elevators.	Kind.	Maker and Power Used.	Number of Landings.

***************************************	· · · · · · · · · · · · · · · · · · ·	·····	• • • • • • • • • • • • • • • • • • • •	•••••	

5. There is no elevator at any location designated, which is not disclosed above, except as follows:

6. The interest of the assured is that of (state whether owner, lessee or tenant.) 7. All elevators have been accepted from the builders as satisfactory, except as follows:

8. No elevator is now undergoing repairs, except as follows:

9. If required by the company, the assured agrees to remove the cylinder head and submit the piston rod to examination of the company unless such examination has been made within three years and the piston rod found in good order.

10. No company has eanceled or refused to issue elevator or boiler insurance to the assured during the past three years, except as follows:

11. No company has insured this risk during the past two years, except as follows:

12. Inspection reports and other notices and correspondence are to be mailed to the assured at address given above or to

at

15 to the latter, it is by request of the assured, who acknowledges such person as the proper agent for the purpose.

13. There is no other elevator insurance carried by the assured on any of the elevators, except as follows:

THEATRE FORM.

In consideration of dollars (\$) premium and the statements hereinafter set forth in the schedule of statements, which statements the assured makes and warrants to be true by the acceptance of this policy, except the statements concerning gate receipts. which are estimated the hereinafter called the company, hereby agrees to indemnify , State of , county of , hereinafter called the assured, for a period . of of months, beginning on the day of , 190 , noon, and ending on the day of , 150 , noon, standard time at the place where this policy has been conntersigned:

Against loss from the liability imposed by law upon the assured for damages on account of bodily injuries or death, accidentally suffered while this policy is in force, by any person or persons while within the premises described in the schedule, or upon the sidewalk or other ways immediately adjacent thereto provided for the use of employees or the public, subject to the following conditions:

A. The company's liability for loss from an accident resulting in bodily injuries to or in the death of one person is limited to dollars (\$), and, subject to the same limit for each person, the company's total liability for loss from any one accident resulting in bodily injuries to or in the death of more

than one person is limited to dollars (\$).

B. This policy does not cover loss from liability for injuries or death caused to or by (1) any child employed by the assured contrary to law, or any child employed under fourteen (14) years of age where no statute restricts the age of employment; (2) any person in or about any elevator while in charge of any person under the age fixed by law for elevator attendants or under the age of eighteen (18) where no age is fixed by under the age fixed by law for elevator attendants or under the age of eighteen (18) where no age is fixed by law, or caused to or by any person while making additions to or structural alterations in or extraordinary repairs of any elevator plant unless a written permit is granted by the company specifically describing the work, but no elevator may be used for any service while additions, alterations or repairs of any kind are being made; (3) any person by reason of the storage or use of any material made to be used as an explosive unless a written permit for the storage or use of such material has been given by the company; (4) any person engaged in making additions to or alterations in the building or repairs of any kind when more than seven (7) days' time is required for the work; (5) any person as a result of the prosecution on the premises of any business not mentioned in the schedule; (6) any person as a result, directly or indirectly, of fire or conflagration; (7) any person before the premises have been fully completed and ready for occupancy. Provided, however, that changes in partitions, scenery, stage fittings and general repairs incidental to stage settings are permitted.

. Upon the occurrence of an accident the assured shall give immediate written notice thereof, with the fullest information obtainable at the time, to the office of the company at , or to the company's authorized agent. If a claim is made on account of such accident the assured shall give like notice thereof wi h full particulars. The assured shall at all times render to the company all co-operation and assistance

in his power.

D. If thereafter any suit is brought against the assured to enforce a claim for damages on account or an accident covered by this policy, the assured shall immediately forward to the company every summons or other process as soon as the same shall have been served on him, and the company will, at its own cost, defend such suit in the name and on behalf of the assured unless the company shall elect to settle the same or to pay the assured the indemnity provided for in condition A hereof.

E. The assured shall not voluntarily assume any liability, nor shall the assured, without the written

consent of the company previously given, incur any expense or settle any claim, except at his own cost, nor interfere in any negotiation for settlement, or in any legal proceeding; except that the assured may provide at the time of the accident such immediate surgical relief as is imperative. Whenever requested by the company, the assured shall aid in securing information and evidence and the attendance of witnesses and in effecting settlements and in prosecuting appeals.

F. No action shall lie against the company to recover for any loss under this policy unless it shall be brought by the assured for loss actually sustained and paid in money by the assured in satisfaction of a judgment after trial of the issue; nor unless such action is brought within ninety (90) days after final judgment against the assured has been so paid and satisfied. The company does not prejudice by this condi-

inems against the assured has been so paid and sausted. The company does not prejudice by this condition any defenses to such action it may be entitled to make under this policy.

G. In case of payment of loss under this policy the company shall be subrogated to all rights to the amount of such payment, of the assured against any person or corporation, as respects such loss, and the assured shall execute all papers required and shall co-operate with the company to secure to the company and the company to secure to the company. such rights.

H. If the assured carry a policy of another insurer, whether valid or not, against a loss covered by this policy, the assured shall not be entitled to recover from the company a larger proportion of the entire loss than the amount hereby insured bears to the total amount of his insurance.

i. If the business of the assured is placed in the hands of a receiver, assignee or trustee, whether by the voluntary act of the assured or otherwise, this policy shall immediately terminate, but such termination shall not affect the liability of the company as to any accidents theretofore occurring. If the assured is a corporation, a change of title, or if a firm or individual a change of title or of ownership shall in like manner

terminate this policy, unless such change is consented to by the company, by an endorsement hereon, signed by one of its officers.

J. The premium charged for this policy is based on the data as to the number of elevators, seats or as to gate receipts. The company shall be entitled to inspect the premises and the books of the assured as respects these items. If the number of seats or the gate receipts are not correctly stated the premium shall be distributed to the state of the sta

be adjusted according to the data on the basis of the rate shown in the schedule.

K. This policy may be canceled by the company at any time by written notice to the assured, stating when the cancellation shall be effective. It may be canceled by the assured by like notice to the company. If canceled by the company the company shall be entitled to the earned premium, pro rata, when determined. If canceled by the assured the company shall be entitled to the earned premium cal-culated at customary short rates. The company's check mailed to the address of the assured as given herein shall be a sufficient tender, but if any portion of the premium charge is based upon the gate receipts as provided for in condition J, no return premium shall be payable until a statement of the actual amount of gate receipts received during the period the policy was in force shall have been forwarded to the

company by the assured.

L. Any of the company's authorized inspectors shall have the right and opportunity whenever the company so desires to inspect the premises and elevators of the assured; and the company or any of its inspectors may suspend this insurance because of any defect or dangerous condition found in same. Notice of such suspension and the reason therefor and of the reinstatement of the insurance must be in writing. A return premium for the period of suspension, for rata, will be paid to the assured on demand.

M. No erasure or change appearing on the face of this policy as originally printed and no change or waiver of any of its terms or conditions or statements shall be valid unless endorsed hereon, and signed

by the president, vice president or one of the secretaries of the company. Notice to or knowledge by any agent or any other person shall not be held to waive any of the terms, conditions or statements hereof.

N. No person shall be deemed an agent of the company unless such person is authorized in writing as such agent by the president, vice-president or one of the secretaries of the company.

O. The assured shall, whenever requested, furnish the company with a written statement of the amount of the gate receipts during any part of the period of the policy, and at the end of the period of the policy the assured shall furnish the company with such statement covering the full period of the policy. The rendering of any estimate or statement or any settlement shall not bar the examination herein provided for your the company of other to a company of the the company with such statement shall not bar the examination herein provided for your the company of the traditional recognition. vided for nor the company's right to additional premiums.

2. Address of assured 3. The assured is (state whether individual, co-partnership, corporation, estate or trustee.) 4. The premises are located as follows: (state street, toward, county and State.) 5. The interest of the assured is that of (owner, lessee or tenant.) 6. The building is constructed or provided or follows: towa, county and State.) 5. The interest of the assured is that of (owner, lessee or tenant.) 6. The building is constructed or provided as follows:

(a) all external walls are of masonry, with or without a steel or iron frame, except as follows:

(b) All interior walls and partitions are of masonry (c) The main floor is less than six feet above the street level, except as follows:

(d) There are exits from all floors or galleries passing from such floors directly through the external walls or wing walls of masonry to independent staircases, except as follows:

(e) There is an asbestos or fireproof curtain in front of them. all floors or galleries passing from such noors directly through the state which where it is not shown or fireproof curtain in front of stage, except as follows:

(i) There is an automatic sprinkler system installed over the stage

(g) The exhibitions given are as follows:

(state whether those usual in theatres proper, such as dramatic entertainments, operas, concerts, or lectures, or continuous performances, or athletics, or horse show, or dog show, or agricultural exhibition, or horticultural exhibition.)

(h) Such exhibition is confined to the premises mentioned and does not include any open-air place, roof gardens excepted, or other place than the permanent construction described hereinbefore, except as follows:

7. The interest of the assured in the material of the stage of the assured in the premise of the stage of the stage of the assured in the premise of the stage of the entertainments to be given is as follows: (state whether the entertainments are given by the assured or whether he leases the premises to persons who give the entertainments.) 8. The elevators are as follows: (state whether passenger, freight, passenger and freight, sidewalk or one-story.)

Location of Building Where Elevator is Situated.	Number of Elevators.	Kind.	Maker.	Number of Landings.
The number of seats is as follow	ws: The	e estimated gate receipt	s are \$ 9.	
	An.	ALYSIS OF PREMIUM.		•
Number, Elevators Elevators		at \$	for each. \$	
Seating capacity Estimated gate receipts \$	3	seatscen	per cent. \$	

10. There is no elevator, escalator or moving platform at any location mentioned which is not disclosed above. II. There is no outstanding dispute with the maker of any elevator as to its condition. I2. All elevators have been accepted from the builders as satisfactory. I3. Neither the elevators nor the premises are undergoing repairs, except as follows:

14. The machinery used in the premises is that usual to the premises is that usual to the premises. such buildings, except 15. No company has canceled or refused to issue liability, elevator or boiler

insurance to the assured during the past three years, except as follows: 16. No company has insured this risk during the past two years, except as follows:

17. Inspection reports and other notices and correspondence are to be mailed to the assured at address given above, or to

at (If to the latter it is by request of the assured, who acknowledges such person as the proper agent for this purpose.) 18. The premises are leased entire to one tenant, except as follows:

19. There is no other elevator or general liability insurance carried by the assured on the premises, except as follows:

OWNERS' CONTINGENT POLICY FORM.

In consideration of dollars (\$), estimated premium and the statements hereinafter set forth in the schedule of statements, which statements the assured makes , hereinafter called the and warrants to be true by the acceptance of this policy, the , county of , State of company, hereby agrees to indemnify of hereinafter called the assured, for a period of months, beginning on the day , 190 , noon, and ending on the day of , noon, standard time, , 190 at the place where this policy has been countersigned:

Against loss from the liability imposed by law upon the assured for damages on account of bodily injuries or death, accidentally suffered while this policy is in force, by any person or persons during the continuance of the work described in the schedule, and resulting from the negligence of any contractor or sub-contractor engaged in such work, subject to the following conditions:

A. The company's liability for loss from an accident resulting in bodily injuries to or in the death of one person is limited to dollars (\$), and, subject to the same limit for each person, the company's total liability for loss from any one accident resulting in bodily injuries to or in the death of more than one dollars (\$ person is limited to

on is limited to dollars (\$). B. It is agreed that all work mentioned in the schedule is to be done by written contract at the risk of the contractor or contractors, and that the assured has not and will not by contract or otherwise voluntarily assume any liability for loss on account of injuries or death suffered by any person or persons. It is agreed assume any natural to the sound of injuries of death stated by any person of persons. It is agreed that no employee of the assured shall be engaged in work on the premises herein described, nor shall the assured furnish any material or appliances or assume any supervision or control of the work herein described. It is agreed that the company shall not be responsible for any loss from liability for injuries or death resulting from faulty work, as distinguished from injuries due to acts of negligence in the immediate delays of the work of construction. doing of the work of construction.

If a claim is made on account of an accident the assured shall give immediate written notice thereot with full particulars. The assured shall at all times render to the company all co-operation and assistance

in his power.

D. If the

If thereafter any suit is brought against the assured to enforce a claim for damages on account of an accident covered by this policy, the assured shall immediately forward to the company's home office every summons or other process as soon as the same shall have been served on him, and the company will, at its own cost, defend such suit in the name and on behalf of the assured, unless the company shall elect to settle the same or to pay the assured the indemnity provided for in condition A hereof.

E. The assured shall not voluntarily assume any liability, nor shall the assured, without the written consent of the company previously given, incur any expense or settle any claim, except at his own cost, nor interfere in any negotiation for settlement, or in any legal proceeding. Whenever requested by the company, the assured shall aid in securing information and evidence and the attendance of witnesses and in effecting attlements and in proceeding and the strength of the company.

pany, the assured shall aid in securing information and evidence and the attenuance of withdraward effecting settlements and in prosecuting appeals.

F. No action shall lie against the company to recover for any loss under this policy unless it shall be brought by the assured for loss actually sustained and paid in money by the assured in satisfaction of a judgment after trial of the issue; nor unless such action is brought within ninety (90) days after final judgment against the assured has been so paid and satisfied. The company does not prejudice by this condition any defenses to this action it may be entitled to make under this policy.

G. In case of payment of loss under this policy the company shall be subrogated to all rights to the

G. In case of payment of loss under this policy the company shall be subrogated to all rights to the amount of such payment of the assured, against any person or corporation, as respects such loss, and the assured shall execute all papers required and shall co-operate with the company to secure to the company

such rights.

H. If the assured carry a policy of another insurer, whether valid or not, against a loss covered by this

Part in the assured shall not be entitled to recover from the company a larger proportion of the entire loss than the amount hereby insured bears to the total amount of his insurance.

I. If the business of the assured is placed in the hands of a receiver, assignee or trustee, whether by the voluntary act of the assured or otherwise, this policy shall immediately terminate, but such termination shall not affect the liability of the company as to any accidents theretofore occurring. If the assured is a corporation, a change of title, or if a firm or individual, a change of title or of ownership shall in like

manner terminate this policy, unless such change is consented to by the company, by an endorsement hereon, signed by its president or its secretary.

J. The estimated premium of this policy is based on the total cost of the work described in the schedule. If such cost exceeds the sum set forth in the schedule the assured shall immediately pay the company the additional premium earned; if such cost is less than the sum set forth in the schedule the company will be additional premium earned; if such cost is less than the sum set forth in the schedule the company will be additional premium earned.

additional premium earned; if such cost is less than the sum set forth in the schedule the company will return the unearned premium when determined; but the company shall retain not less than dollars (\$), it being agreed that this sum shall be the minimum earned premium.

K. This policy may be canceled by the company at any time by written notice to the assured stating when the cancellation shall be effective. It may be canceled by the assured by like notice to the company. If canceled by the company, the company shall be entitled to the earned premium for rate, when determined. If canceled by the assured, the company shall be eatitled to the earned premium calculated at short rates in accordance with the table printed hereon. In either case the earned premium shall be computed on the cost of the work during the time the rolley shall have been in force. In any case the minimum earned cost of the work during the time the policy shall have been in force. In any case the minimum earned

premium stated in condition J shall be retained by the company. The company's check mailed to the address of the assured as given herein shall be a sufficient tender, but no return premium shall be payable ustil a statement of the cost of the work during the period the policy was in force shall have been furnished to the company by the assured.

L. Any of the company's authorized inspectors shall have the right and opportunity, whenever the

company so desires, to inspect the work designated in the schedule.

M. Any of the company's authorized auditors shall have the right and opportunity, whenever the com-M. Any of the company's authorized auditors shall have the right and opportunity, whenever the company so desires, to examine the books and records of the assured as respects the cost of the work designated in the schedule, and the assured shall render reasonable assistance; but the company waives no right by failing to make such examination. The assured shall, whenever the company so requests, furnish the company with a written statement of the cost of the work during any part of the period of the policy, and at the end of the period of the policy or upon the completion of the work the assured shall furnish the company with such statement. The rendering of any estimate or statement or any settlement shall not bar the examination herein provided for nor the company's right to additional premiums.

N. No erasure or change appearing on the face of this policy as originally printed and no change or waiver of any of its terms or conditions or statements shall be valid unless endorsed hereon and signed by the president or the secretary of the company. Notice to or knowledges by any agent or any other person

the president or the secretary of the company. Notice to or knowledge by any agent or any other person shall not be held to waive any of the terms, conditions or statements hereof.

O. No person shall be deemed an agent of the company unless such person is authorized in writing as such agent by the president or the secretary of the company.

2. Address of assured, I. Name of assured, (name street, town, county and State where office located). 3. The assured has no interest in the work covered by this policy except that of owner. The location of the work is (name street, town, county and State where work is located). 5. is located). Description of work: (If a building state materials used in construction and for what purpose building is to be used.) 6. If a building its dimensions will be: Frontage, feet; depth, feet; height, teet; stories,
7. No employee of the owner is engaged in any work on the premises herein described, except as follows:
8. The owner will not furnish any material or appliances or assume any supervision or coatrol of the work herein described, except as follows:
9. The contract price for the work is \$ 10. No wrecking or demolition is done, except as follows:

CONTRACTORS' CONTINGENT FORM.

In consideration of dollars (\$) estimated premium and the statements hereinafter set forth in the schedule of statements, which statements the assured makes and warrants to be true by the acceptance of this policy, the , hereinafter called the com-, State of , hereinafter pany, hereby agrees to indemnify of county of called the assured, for a period of months, beginning on the day of noon, and ending on the day of 190, noon, standard time at the place where this policy has been countersigned:

Against loss from the liability imposed by law upon the assured for damages on account of bodily injuries or death, accidentally suffered while this policy is in force, by any person or persons during the continuance of the work described in the schedule, and resulting from the negligence of any sub-contractor engaged in such work, subject to the

following conditions:

A. The company's liability for loss from an accident resulting in bodily injuries to or in the death of one person is limited to dollars (\$), and, subject to the same limit for each person, the company's total liability for loss from any one accident resulting in bodily injuries to or in the death of more

than one person is limited to dollars (\$

B. It is agreed that the assured will, until expiration of this policy, carry insurance in this company under its Employers' Liability and Public Liability forms, covering loss from liability for injuries resulting from his own negligence in the work mentioned in the schedule, and that he has not and will not, by contract or otherwise, voluntarily assume any liability for loss on account of bodily injuries or death suffered by any person or persons by reason of the negligence of any sub-contractor. It is agreed that the company shall not be responsible for any loss from liability for injuries or death resulting from faulty work as dis-

tisguished from injuries due to acts of negligence in the immediate doing of the work of construction.

C. It is understood that the term "sub-contractor" wherever used in this policy means any person or persons, firm or corporation, who at any time prior to the expiration of this policy, contract with the assured relating to or affecting any work designated in the schedule or any part thereof.

D. Upon the occurrence of an accident the assured shall give immediate written notice thereof, with the fullest information obtained by the company's home officer or to the company's parts.

the fullest information obtainable at the time, to the company's home office or to the company's authorized agent. If a claim is made on account of such accident the assured shall give like notice thereof with full particulars. The assured shall at all times render to the company all co-operation and assistance in his

E. If thereafter any suit is brought against the assured to enforce a claim for damages on account of as accident covered by this policy, the assured shall immediately forward to the company's home office every summons or other process as soon as the same shall have been served on him, and the company will, at its own cost, defend such suit in the name and on behalf of the assured unless the company shall elect to settle the same or to pay the assured the indemnity provided for in condition A hereof.

F. The assured shall not voluntarily assume any liability, nor shall the assured, without the written consent of the company previously given, incur any expense or settle any claim, except at his own cost, nor interfere in any negotiation for settlement or in any legal proceeding. Whenever requested by the company, the assured shall aid in securing information and evidence and the attendance of witnesses and in effecting settlements and in prosecuting appeals.

G. No action shall lie against the company to recover for any loss under this policy unless it shall be brought by the assured for loss actually sustained and paid in money by the assured in satisfaction of a judgment after trial of the issue; nor unless such action is brought within ninety (90) days after final judgment against the assured has been so paid and satisfied. The company does not prejudice by this condition any defenses to such action it may be entitled to make under this policy.

H. In case of payment of loss under this policy the company shall be subrogated to all rights, to the amount of such payment of the assured against any payment of such payment of the assured against any payment of such payment of the assured against any payment of such payment of the assured against any payment against any payment of the assured against against against against against aga

amount of such payment, of the assured against any person or corporation, as respects such loss, and the assured shall execute all papers required and shall co-operate with the company to secure to the company

such rights.

I. If the assured carry a policy of another insurer, whether valid or not, against a loss covered by this policy, the assured shall not be entitled to recover from the company a larger proportion of the entire loss

than the amount hereby insured bears to the total amount of his insurance.

J. If the business of the assured is placed in the hands of a receiver, assignee or trustee, whether by the voluntary act of the assured or otherwise, this policy shall immediately terminate, but such termination shall not affect the liability of the company as to any accidents theretofore occurring; if the assured is a corporation, a change of title or of ownership shall in like manner terminate this policy, unless such change

corporation, a change of the or of ownership shall in like manner terminate this policy, unless such change is consented to by the company, by an endorsement hereon, signed by its president or one of its secretaries.

K. The premium is based upon one-third of the total cost of the work described in the schedule less the compensation paid the employees of the assured. If such cost exceeds the sum set forth in the schedule the assured shall immediately pay the company the additional premium earned; if such cost is less than the sum set forth in the schedule the company will return the unearned premium when determined; but the company shall retain not less than dollars (\$\\$), it being agreed that this sum shall be the mini-

mum earned premium.

L. This policy may be canceled by the company at any time by written notice to the assured stating when the cancellation shall be effective. It may be canceled by the assured by like notice to the company. If canceled by the company the company shall be entitled to the earned premium pro rata when determined. If canceled by the assured, unless the assured has retired from business, the company shall be entitled to the earned premium calculated at short rates in accordance with the table printed hereon. In either case the earned premium shall be computed on the entire cost of the work during the time the policy shall have been in torce. In any case the minimum earned premium stated in condition K shall be retained by the company. The company's check mailed to the address of the assured as given herein shall be a sufficient tender, but no return premium shall be payable until a statement of the actual cost of the work during the period the policy was in force shall have been furnished to the company by the assured.

M. Any of the company's authorized inspectors shall have the right and opportunity whenever the

company so desires to inspect the work designed in the schedule.

N. Any of the company's authorized auditors shall have the right and opportunity whenever the company so desires to examine the books and records of the assured as respects the cost of the work designated in the schedule and the assured shall render reasonable assistance, but the company waives no right by failing to make such examination. The assured shall, whenever the company so requests, furnish the company with a written statement of the cost of the work during any part of the period of the policy, and at the end of the period of the policy, or upon the completion of the work of the assured, shall furnish the company with such statement. The rendering of any estimate or statement shall not bar the examination herein provided for nor the company's rights to additional premiums.

O. No erasure or change appearing on the face of this policy as originally printed and no change or waiver of any of its terms or conditions or statements shall be valid unless endorsed hereon and signed by the president, the secretary or the assistant secretary of the company. Notice to or knowledge by any agent or any other person shall not be held to waive any of the terms, conditions, or statements hereof.

P. No person shall be deemed an agent of the company unless such person is authorized in writing as such agent by the president, the secretary, or the assistant secretary of the company.

SCHEDULE.

1. Name of assured, 2. Address of assured, (name street, town, county and State where office is located.) 3. The assured has no other interest in the work than that of general contractor, except as follows:

Kind of Work.	Place Where Work is to be Done.	Estimated Total Cost of Work.	1 otal Cost	Lindioyees	Estimated Net Basis of Premium one-third Total Cost of Work Less Compensation of Employees of Assured.	Premium Rate per \$100 of Estimated Net Basis.	Estimated Amount of Premium.
\$	\$	\$	\$	\$	\$	\$	\$
						•••••	
•••••	Total			• • • • • • • • • • • • • • • • • • • •		•••••	

5. If a building its dimensions will be: Frontage or demolition is done, except as follows:

feet; depth

feet; stories

6. No wrecking

MARINE EMPLOYERS' POLICY FORM.

In consideration of dollars (\$), estimated premium and the statements hereinafter set forth in the schedule of statements, which statements the assured makes and warrants to be true by the acceptance of this policy, except the statements concerning the

, hereinafter number of employees and their compensation, which are estimated, the alled the company, hereby agrees to indemnify of , county of , State , hereinafter called the assured, for a period of months, beginning on the day of , 190 , noon, standard , noon, and ending on the day of time at the place where this policy has been countersigned:

Against loss from the liability imposed by law upon the assured for damages on account of bodily injuries or death, accidentally suffered while this policy is in force, by any employee or employees of the assured, while on duty on or about the vessels, and in and during the operations of the trade or business described in the schedule, subject to the following conditions:

A. The company's liability for loss from an accident resulting in bodily injuries to or in the death of one person is limited to dollars (\$), and, subject to the same limit for each person, the company's total liability for loss from any one accident resulting in bodily injuries to or in the death of more than one person is limited to dollars (\$).

This policy does not cover loss from liability for injuries or death to or caused by—(1) Any person unless his compensation is included in the estimate set forth in the schedule (provided that this exclusion shall not apply to loss from liability for injuries or death caused by the assured himself if an individual, nor if a firm by any member thereof, nor if a corporation by its president, vice-president, secretary or treasurer, provided such officer is not managing or superintending on or about the vessels); (2) Any child employed by the assured contrary to law or any child employed under fourteen (14) years of age where no statute restricts the age of employment; (3) Any person by reason of collision.

C. Upon the occurrence of an accident the assured shall give immediate written notice thereof, with the failest information obtainable at the time, to the company's home office or to the company's authorized

agent. If a claim is made on account of such accident the assured shall give like notice thereof with full particulars. The assured shall at all times render to the company all co-operation and assistance in his

D. If thereafter any suit is brought against the assured to enforce a claim for damages on account of an accident covered by this policy, the assured shall immediately forward to the company's home office every summons or other process as soon as the same shall have been served on him, and the company will, at its own cost, defend such suit in the name and on behalf of the assured unless the company shall elect to settle the same or to pay the assured the indemnity provided for in condition A hereof.

E. The assured shall not voluntarily assume any liability, nor shall the assured, without the written consent of the company previously given, incur any expense or settle any claim except at its own cost, or interfere in any negotiation for settlement or in any legal proceeding; except that the assured may provide at the time of the accident such immediate surgical renef as is imperative. Whenever requested by the company, the assured shall aid in securing information and evidence and the attendance of witnesses and

in effecting settlements and in prosecuting appeals.

F. No action shall lie against the company to recover for any loss under this policy unless it shall be F. No action shall be against the company to recover nor any loss under this policy unless it shall be brought by the assured for loss actually sustained and paid in money by the assured in satisfaction of a judgment after trial of the issue; nor unless such action is brought within ninety (90) days after final judgment against the assured has been so paid and satisfied. The company does not prejudice by this condition any defenses to such action it may be entitled to make under this policy.

G. in case of payment of loss under this policy the company shall be subrogated to all rights, to the amount of such payment, of the assured against any person or corporation, as respects such loss, and the

assured shall execute all papers required and shall co-operate with the company to secure to the company

such rights.

H. If the assured carry a policy of another insurer, whether valid or not, against a loss covered by this policy, the assured shall not be entitled to recover from the company a larger proportion of the entire loss

than the amount hereby insured bears to the total amount of his insurance.

I. If the business of the assured is placed in the hands of a receiver, assignee or trustee, whether by the voluntary act of the assured or otherwise, this policy shall immediately terminate, but such termination shall not affect the liability of the company as to any accidents theretofore occurring. If the assured is a corporation, a change of title, or if a firm or individual, a change of title or of ownership shall in like manner terminate this policy, unless such change is consented to by the company, by an endorsement hereon, signed by its president or its secretary.

J. The premium is based on the entire compensation, whether for salaries, wages, piecework, overtime

or allowances earned by the employees of the assured during the period of this policy; whenever employees are compensated, in whole or in part, by store certificates, board, merchandise, credits, or any other substitute for cash, the amount of compensation covered by such substitutes shall be included in the entire compensation on which the premium is based. If such entire compensation exceeds the sum set forth in the schedule, the assured shall immediately pay the company the additional premium earned; if such compensation is less than the sum set forth in the schedule, the company will return the unearned premium, when determined; but the company shall retain not less than dollars (\$), it being agreed that this determined; but the company shall retain not less than), it being agreed that this sum shall be the minimum earned premium.

K. This policy may be canceled by the company at any time by written notice to the assured stating when the cancellation shall be effective. It may be canceled by the assured by like notice to the company. If canceled by the company, the company shall be entitled to the earned premium, pro rata, when determined. If canceled by the assured, unless the assured has retired from business, the company shall be entitled to the earned premium calculated at short rates in accordance with the table printed hereon. educed to the earned premium shall be computed on the compensation for the year as indicated by the actual compensation earned by the employees of the assured during the time the policy shall have been in force. In any case the minimum earned premium stated in condition J shall be retained by the company. The company's check mailed to the address of the assured as given herein shall be a sufficient tender, but no return premium shall be payable until a statement of the actual compensation earned by the employees of the assured during the period the policy was in force shall have been furnished to the company by the assured.

L. Any of the company's authorized inspectors shall have the right and opportunity whenever the

company so desires to inspect the vessel or vessels, machinery and appliances of the assured; and the company or any of its inspectors may suspend this insurance so far as any boiler is concerned because of any of the reinstatement of the insurance must be in writing.

M. Any of the company's authorized auditors shall have the right and opportunity, whenever the com-

pany so desires, to examine the books and records of the assured as respects compensation earned by the employees of the assured, and the assured shall render reasonable assistance; but the company waives no right by failing to make such examination. The assured shall, whenever the company so requests, furnish the company with a written statement of the amount of compensation earned by his employees during any part of the period of the policy, and at the end of the period of the policy the assured shall furnish the company with such statement covering the full period of the policy. The rendering of any estimate or statement or any settlement shall not bar the examination herein provided for, nor the company's right to additional premiums.

N. No erasure or change appearing on the face of this policy as originally printed and no change or waiver of any of its terms or conditions or statements shall be valid unless endorsed hereon and signed by the president or the secretary of the company. Notice to or knowledge by any agent or any other person shall not be held to waive any of the terms, conditions or statements hereof.

O. No person shall be deemed an agent of the company unless such person is authorized in writing as such agent by the president or the secretary of the company.

SCHEDULE.

1. Name of assured, 2. Address of assured, (state street, town, county and State where head office is located). 3. The assured is (state whether individual, co-partnership, corporation, estate or receivership). 4. The names of the vesses, the estimated number of employees and the estimated compensation of employers on said vessels are as follows:

Names of the Vessels.	Steam, Sail, Tow. Barge or Lighter.	Estimated Number of Employees on Each Vessel.	Estimated Compensation for Period of Policy.	Rate.	Premium.
			\$	\$	\$

			Total Prem.		

5. Boats are plying on waters of 6. Kind of business for which vessels are used 7. No explosives are used or carried, except as follows: 8. The estimated compensation includes the wages of the of this policy.

10. Valid insurance in amounts not less than stated above will be carried during the period of this policy.

11. No company has canceled or refused to issue liability insurance to the assured during the past than the period of this policy.

12. No company has insured this risk during the past the period of this risk during the period of this r two years, except as follows: 13. The entire compensation earned by all employees during the year ending December 31 last, was \$ 14. The minimum premium for this policy is \$

MARINE EMPLOYERS' AND PUBLIC POLICY.

In consideration of dollars (\$) estimated premium and the statements hereinafter set forth in the schedule of statements, which statements the assured makes and warrants to be true by the acceptance of this policy, except the statements concerning the number of employees and their compensation, which are estimated, the , hereinaster , county of , State called the company, hereby agrees to indemnify , hereinafter called the assured, for a period of months, beginning on the day of , 190 , noon, standard day of , 190, noon, and ending on the time at the place where this policy has been countersigned:

Against loss from the liability imposed by law upon the assured for damages on account of bodily injuries or death, accidentally suffered while this policy is in force, by-(1) Any employee or employees of the assured, while on duty on or about the vessels, and in and during the operations of the trade or business described in the schedule; (2) By any person or persons not employed by the assured on or about the vessels of the assured described in the schedule, and resulting from the operations of the trade or business described in the schedule, subject to the following conditions:

A. The company's liability for loss from an accident resulting in bodily injuries to or in the death of one person is limited to dollars (\$), and, subject to the same limit for each person, the company's total liability for loss from any one accident resulting in bodily injuries to or in the death of more than one person is limited to dollars (\$). one person is limited to dollars (\$).

B. This policy does not cover loss from liability for injuries or death to or caused by (1) any person

unless his compensation is included in the estimate set forth in the schedule (provided that this exclusion shall not apply to loss from liability for injuries or death caused by the assured himself if an individual, nor if a firm by any member thereof, nor if a corporation by its president, vice-president, secretary or treasurer, provided such officer is not managing or superintending on or about the vessels); (2) any child employed

by the assured contrary to law or any child employed under fourteen (14) years of age where no statute restricts the age of employment; (3) any person by reason of collisions; (4) any passenger or passengers.

C. Upon the occurrence of an accident the assured shall give immediate written notice thereof, with the fullest information obtainable at the time, to the company's home office or to the company's authorized that the contract of the company's accordance to the company's authorized that the contract of the contract agent. If a claim is made on account of such accident the assured shall give like notice thereof with full particulars. The assured shall at all times render to the company all co-operation and assistance in his DOWET.

D. If thereafter any suit is brought against the assured to enforce a claim for damages on account of an accident covered by this policy, the assured shall immediately forward to the company's home office every summons or other process as soon as the same shall have been served on him, and the company will, at its own cost, defend such suit in the name and on behalf of the assured unless the company shall elect to

settle the same or to pay the assured the indemnity provided for in condition A hereof.

E. The assured shall not voluntarily assume any liability, nor shall the assured, without the written consent of the company previously given, incur any expense or settle any claim except at his own cost, or interfere in any negotiation for settlement or in any legal proceeding; except that the assured may provide at the time of the accident such immediate surgical relief as is imperative. Whenever requested by the company, the assured shall aid in securing information and evidence and the attendance of witnesses and in effecting settlements and in prosecuting appeals.

F. No action shall lie against the company to recover for any loss under this policy unless it shall be brought by the assured for loss actually sustained and paid in money by the assured in satisfaction of a judgment after trial of the issue; nor unless such action is brought within ninety (90) days after final judgment against the assured has been so paid and satisfied. The company does not prejudice by this condition and determine the satisfied of the satisf

tion any defenses to such action it may be entitled to make under this policy.

G. In case of payment of loss under this policy the company shall be subrogated to all rights, to the amount of such payment, of the assured against any person or corporation, as respects such loss, and the assured shall execute all papers required and shall co-operate with the company to secure to the company such rights.

H. If the assured carry a policy of another insurer, whether valid or not, against a loss covered by this policy the assured shall not be entitled to recover from the company a larger proportion of the entire loss than the amount hereby insured bears to the total amount of his insurance.

I. If the business of the assured is placed in the hands of a receiver, assignee or trustee, whether by

the voluntary act of the assured or otherwise, this policy shall immediately terminate, but such termination shall not affect the liability of the comoany as to any accidents theretofore occurring. If the assured is a corporation, a change of title, or if a firm or individual, a change of title or of ownership shall in like manner tern inate this policy, unless such change is consented to by the company, by an endorsement hereon, signed by its president or its secretary.

signed by its president or its secretary.

J. The premium is based on the entire compensation, whether for salaries, wages, piecework, overtime or allowances earned by the employees of the assured during the period of this policy; whenever employees are compensated, in whole or in part, by store certificates, board, merchandise, credits, or any other substitute for cash, the amount of compensation covered by such substitutes shall be included in the entire compensation on which the premium is based. If such entire compensation exceeds the sum set forth in the schedule, the company will return the unearned premium, when determined; but the company shall return not less than dollars (\$), it being agreed that this sum shall be the minimum earned premium.

K. This policy may be canceled by the company at any time by written notice to the assured stating when the cancellation shall be effective. It may be canceled by the assured by like notice to the company. If canceled by the company, the company shall be entitled to the earned premium, pro rata, when determined. If canceled by the assured, unless the assured has retired from business, the company shall be entitled to the earned premium calculated at short rates in accordance with the table printed hereon. In either case the earned premium shall be computed on the compensation for the year as indicated by the actual compensation earned by the employees of the assured during the time the policy shall have been in face. In any case the minimum earned premium stated in condition J shall be retained by the company. The company's check mailed to the address of the assured as given herein shall be a sufficient tender, but no return premium shall be payable until a statement of the actual compensation earned by the employees of the assured during the period the policy was in force shall have been furnished to the company by the assured.

L. Any of the company's authorized inspectors shall have the right and opportunity whenever the company so de ires to inspect the vessel or vessels, machinery and appliances of the assured; and the company or any of its inspectors may suspend this insurance so far as any boiler is concerned because of any defect or dangerous condition found in the same. Notice of such suspension and the reason therefor and

of the reinstatement of the insurance must be in writing.

M. Any of the company's authorized auditors shall have the right and opportunity, whenever the company so desires, to examine the books and records of the assured as respects compensation earned by the employees of the assured, and the assured shall render reasonable assistance; but the company waives no right by failing to make such examination. The assured shall, whenever the company so requests, furnish the company with a written statement of the amount of compensation earned by his employees during any part of the period of the policy, and at the end of the period of the policy the assured shall furnish the com-pany with such statement covering the full period of the policy. The rendering of any estimate or state-ment or any settlement shall not bar the examination herein provided for nor the company's right to additional premiums,

N. No erasure or change appearing on the face of this policy as originally printed and no change or waiver of any of its terms or conditions or statements shall be valid unless endorsed hereon and signed by the president or the secretary of the company. Notice to or knowledge by any agent or any other person shall not be held to waive any of the terms, conditions, or statements hereof.

O. No person shall be deemed an agent of the company unless such person is authorized in writing as such agent by the president or the secretary of the company.

SCHEDULE.

1. Name of assured, , 2. Address of assured, (state street, town, county and State where head office is located.) 3. The assured is (state whether individual, co-partnership, corporation, state or receivership.)
4. The names of the vessels, the estimated number of employees, and the estimated compensation of employees on said vessels are as follows:

Name of the Vessel.	Steam, Sail, Tow, Barge or Lighter.	Estimated Number of Employees on Each Vessel.	Estimated Com- pensation for Period of Policy.	Rate.	Premium.
			\$	\$	\$
			Total Premium.		

No 5. Boats are plying on waters of 6. Kind of business for which vessels are used . 8. The estimated compensation includes the . 9. There is no similer insurance now carried, explosives are used or earried, except as follows: wages of the entire ship's crew, except as follows:
9. There is no similer insurance now carried, except as tollows:
10. Valid insurance in amounts not less than stated above will be carried during the period of this policy.
11. No company has canceled or refused to issue liability insurance to the assured past two years, except as follows:
. 13. The entire compensation earned by all employees during the year ending December 31, last, was \$
. 14. The minimum premium for this rate during the minimum premium for this rate.

WORKMEN'S COLLECTIVE INSURANCE.

Against bodily injuries sustained by any employee or employees of the assured through external, violent and accidental means, while actually engaged in the occupations and at the places mentioned in the schedule endorsed hereon, and resulting from the operation of the trade or business described in said schedule.

SPECIAL AGREEMENTS.

Clause A. If the death of any employee shall result within ninety days from such injuries, independent of all other causes, the company will pay to the assured a sum equal to weeks' wages, computed at the rate per week received by such injured employee at date of accident, but such sum shall not exceed one thousand five hundred dollars.

Clause B. If any employee shall, within ninety days, as the result of such injuries, independent of all other causes, lose by actual separation, at or above the wrists or ankles, both hands or both feet, one hand and one foot, or shall irrecoverably lose the sight of both eyes, the company will pay to the assured the amount specified in Clause A.

Clause C. If any employee shall, within ninety days, as the result of such injuries, independent of al other causes, lose by actual separation, at or above the wrist or ankle, one hand or one foot, the company

will pay to the assured one-third the amount specified in Clause A.

Clause D. If any employee shall, within ninety days, as the result of such injuries, independent of all other causes, irrecoverably lose the sight of one eye, the company will pay to the assured in satisfaction of all claims for such injury a sum equal to one-eighth the amount specified in Clause A, but not exceeding two hundred dollars

Clause E. If such injuries, independent of all other causes, shall immediately, continuously and wholly disable and prevent such employee from engaging in any work or occupation for wages, the company will pay to the assured an amount equal to one-half the usual weekly wages of the injured employee for the period of such disability, not exceeding twenty-six weeks in respect of any one accident, but such sum shall not exceed five hundred dollars in respect of any one injured person during the policy year.

1. Recovery may be had for the benefit of the same employee under one of the foregoing clauses only as respects the results of injuries caused by any one accident, and in no event shall the company's liability for a casualty, resulting in injuries to, or the death of, several persons, exceed ten thousand dollars.

2. The premium is based on the wages to be expended by the assured during the period of this pol-

icy. If the wages actually paid exceed the sum stated in said schedule, the assured shall pay the additional premium earned; if less than the sum stated, the company will return to the assured the unearned premium. pro rata; but the company shall first retain not less than dollars (\$ agreed that this sum shall be the minimum earned premium under this policy.), it being understood and

Issued by the company to President Secretary Countersigned

SCHEDULE.

1. Name of assured
2. Address of assured
3. The locations of all factories, shops or yards are given below
4. Trade or business is
5. The application of employees are those usual and necessary to the trade or kind of business described above.
5. The application of employees are those usual and necessary to the trade or kind of business described above.
5. No power is used except as follows:
7. There are boilers.
Their type is
The maker's name Their type is Their age is 8. There are is 9. No chemicals are used, except as follows: 10. No explosives are used, except as follows: II. No stamping of sheet or other metal is done by power presses, except as follows: (state number of power presses, if any)

12. The estimated pay-roll includes the wages of all executive officers, office men, piece-workers employed in the factories or shops, and all other employees, except as follows:

13. The employees whose wages are included in the following list do not make alterations or additions to buildings or plant. They make no repairs except as follows:

14. The following similar insurance is carried:

Name of company

Employer's liability \$ Name of company

Elevator, \$ Name of company

15. The insurances described in paragraph 14 cover the period for which this policy is written except as follows: 16. The estimated average number of employees in each class or occupation and the estimated average annual wages in each description or class are given in the following list:

THE EMPLOYEES.

Description of Occupation (Only those usual and secessary to the business are covered by this policy.)	L.sumated	Estimated Total Annual Wages.	Places Where Shops, Factories or Yards are Located.	Remarks.
				
			•••••	

17. The total expenditure for wages for the last calendar year, ended December 31, 190 18. The estimated expenditure for wages for the term of this policy is \$ cents for each \$100 of wages. The minimum premium is \$ The premium rate is

SURGEON'S CLAUSE.

In consideration of an additional premium of \$\(\), being at the rate of icr every one it raded dollars (\$100) of wages paid to the employees, this policy, subject to all its agreements and conditions, is hereby extended so that the company will, at its own cost and expense, furnish to the injured employee, through its own surgeon, such medical attendance as may be considered by such surgeon necessary to the treatment of any injuries covered hereby.

Countersigned , 190 .

GENERAL EXPOSURE CLAUSE.

In consideration of an additional premium of \$, being at the rate of or every one hundred dollars (\$100) of wages paid to employees, this policy, subject to all its benefits, agreements and conditions, is hereby extended to cover accidents to the employees of the assured insured hereunder, occurring at any time or place during the continuance of this policy. Dated

Countersigned

NON-CONFERENCE FORMS.

The following policies are non-conference forms, and are issued by several, but not all, of the various liability companies. Only one form is given here of each kind of insurance, for the policies of the companies are substantially alike and differ only in minor conditions.

STEAM BOILER INSURANCE.

hereby insures dollars In consideration of the receipt of representatives dollars against all immediate loss or damage, except by fire, to the property of the assured, or to property of others for which the assured may be liable, wherever located, caused by the explosion, collapse, or rupture of boiler contained in the premises occupied and described in the application of ; also against loss or damage to the assured resulting from the the assured. No. loss of life or personal injury of any person or persons caused by the explosion, collapse, or rupture of said steam boiler or boilers, or any of them, and not contingent upon a judgment of liability against the assured; but the liability of the company for loss of life or injury of any one person shall not exceed the sum of five thousand dollars, nor exceed the amount of this policy, if it be for a less sum than five thousand dollars.

It is further provided, that in case of loss under this policy, the loss or damage to property as described herein shall be the first claim for settlement, and that the portion of the Policy then remaining shall be the only amount applicable to loss of life or injury to persons: but in no event shall the entire liability of the company exceed the sum insured by this policy, viz.: \$. From the day of nineteen hundred 12 o'clock, noon, unto the day of nineteen hundred at 12 o'clock, noon: to be paid after notice and proof of loss by the assured, according to the requirements and in conformity to the provisions of this policy.

CONDITIONS AND AGREEMENTS.

Except as hereinafter provided, it being expressly covenanted and agreed, as conditions of this contract, this company is not to be liable for any loss or damage resulting from any explosion caused by the busing of the building or steamer containing the boiler or boilers; nor for any loss or damage in case the load on the safety-valve approved by the company's inspector, viz.: pounds per square inch shall be receeded; and if the title or possession of said property is transferred or changed, or if this policy is assigned without the written consent of this company endorsed hereon, this policy shall be void; and any change in the boilers, within the control of the assured, material to the risk, without the consent of this company, shall make void this policy.

If there shall be any other similar insurance upon said property, or any other insurance covering loss of life and injury to persons or liability therefor, the assured shall in no event recover or demand of this company any greater proportion of the loss or damage to the property insured; or the loss or damage to the assured resulting from loss of life or injury in respect to any one person than the amount hereby insured

bears to the whole amount of insurance applicable thereto.

Prevention of steam boiler explosions being one of the objects of this company, it is hereby agreed that the inspectors of this company shall at all reasonable times have access to said boiler or boilers, and the machinery connected therewith, on which safety depends; and ample facilities shall be afforded to such inspectors, whenever this company shall desire it, for a thorough examination of said boiler or boilers; and should any inspector at any time discover any defect affecting the safety of said boiler or boilers or the apparatus connected therewith, he shall notify the assured and this policy shall thereupon become void, unless the use of the boiler or boilers so affected shall cease until such defect is thoroughly repaired by the assured; and this company reserves the right at any time to cancel this policy, in which case, after deductassured; and this company reserves the right at any time to cancel this policy, in which case, after describing the charges for inspection, the company will return to the assured a provate part of the remaining premium for the unexpired term of this policy. This policy may also be canceled at the request of the assured, but only in case of the sale, lease, transfer, or destruction of the boiler or boilers insured, or if the assured cease to use them for a period of more than three months; in which case the company, after deducting the charges for inspection and the customary short rates for the time the policy has been in force, will return to the assured the remaining portion of the premium.

The assured in case of loss under this policy shall give immediate notice and render a particular recognity thereof to this company, with an efficient stating the value and ownership of the property in sured.

account thereof to this company, with an affidavit stating the value and ownership of the property insured, account there to this company, with an sindavit stating the vaule and ownership of the property insured, the amount of the loss or damage resulting from the explosion, collapse, or rupture, other similar insurance, and other insurance covering loss of life or injury to persons or liability therefor, if any, with copies of all policies, and shall, whenever and as often as required, be examined under oath by some officer or attorney of this company touching all questions relating to the claim, and until such proofs are rendered to the company the loss shall not become payable. In no case shall the claim be for more than the actual and immediate damage insured against, estimated according to the true cash value of the property at the time immediate damage insured against, estimated according to the true cash value of the property at the time of the explosion, and the loss or damage to the assured resulting from loss of life and personal injury as insured against. Claims on account of personal injury may be settled by the assured on the basis of loss of wages of the injured person for the time of total disability, and reasonable expenses for nursing and medical attendance, without prejudice to the rights of the assured under this policy; and in case suit is brought against the assured for loss of life or injury to person, or for other loss or damage insured against by this policy the company will co-operate with the assured and render every practicable assistance in the defense of the same, the cost of such defense to be paid by the company as part of the loss or damage insured, against. In case of explosion, collapse, or runtime, the company shall have reasonable time. insured against. In case of explosion, collapse, or rupture, the company shall have reasonable time and opportunity to examine thoroughly said boiler or boilers and the machinery and premises connected therewith before any repairs are commenced; and this company may repair, restore, or replace the property damaged or lost and hereby insured, upon giving notice of such intention after said examination shall have been made and proofs of loss shall have been rendered as above. In event of disagreement as to the amount of loss, the same shall be ascertained by two competent and disinterested appraisers, one to be chosen by the assured and one by this company; the two so chosen to select a third person to act as

be chosen by the assured and one by this company; the two so chosen to select a third person to act as unpire and decide upon items upon which the two may disagree, and the award of any two of them shall determine the amount of loss. The assured and the company to pay the appraisers respectively chosen by each and share and pay equally for the unpire and expenses of appraisal.

It is expressly covenanted by the parties hereto that no suit or action shall be brought against the company for the recovery of any claim for loss or damage under this policy unless commenced within one year, or within the statutory limit of time if same is more than one year, next after such loss or damage shall occur; and it is further covenanted that by the terms "explosion, collapse, or rupture of the boiler," as used in this policy, is to be understood a sudden and substantial collapse or rupture of the shell or flues of the boiler or the settwards steam pine feed and substantial collapse or rupture of the shell or flues of the boiler, or the safety-valve, steam pipe, feed pipe, blow-off pipe, and pipes of water column and steam gauge, up to and including the stop-valve nearest the boiler in each of same, caused by the pressure of steam; it being agreed that this company is not liable under this policy for any loss or damage from any other accident, and that the company assumes no liability from loss or damage by fire, resulting from

any cause whatever.

No change, modification, or waiver of any provision or condition of this contract shall be made except

by the president, vice-president, or secretary of the company, in writing indorsed hereon.

In witness whereof have caused these presents to be signed by their President, attested by their Secretary, and delivered at the Home Office, in the City of but the same shall not be binding upon the company until countersigned by President. Countersigned at day of

AUTOMATIC SPRINKLER INSURANCE

Against all direct loss or damage caused by the accidental discharge or leakage of water from the Automatic Sprinkler System erected in or upon the building, any portion of which is occupied by assured, situate on that part of the premises occupied by the assured as described in this application, whenever such discharge or leakage is occasioned by any accidental cause, except that caused by fire (thereby meaning conflagration). This insurance covers property real and personal, owned by the assured, or held in trust or on commission, or sold but not delivered or removed, and on property of others for which the assured may be liable.

It is understood and agreed, that the entire liability of this company under this contract shall under no circumstances exceed the sum of dollars (for all losses, claims and damages whatsoever.)

This company shall not be liable for any loss unless amounting to twenty-five dollars (\$25.00) or more.

GENERAL CONDITIONS.

Subject to the following conditions and agreements:

It is expressly warranted and agreed, that the company shall not be held responsible for any damage caused by any wilful act of the assured, or those in the employ of the assured.

That the company shall not be held responsible for damages which may occur during repairs to the sprinkler plant, or from freezing if the premises herein described shall become vacant or unoccupied.

That the company shall not be held responsible for loss or damage which might occur after due notice had been furnished to the assured that the sprinkler plant is not in good condition or is liable to cause loss, owing to defective construction, nor if the assured is himself aware of any defective construction or condition.

That the company shall not be held responsible for any loss or damage as the result of repairs to the building or any part of the premises, or by earthquake, blowing up of premises or blasting in the vicinity, which may cause damage to said plant and thus cause loss.

That the company shall not be held responsible for damage or loss of books, by which it is understood books of account, for bills, currency, deeds, evidence of indebtedness, money, notes, securities, curiosities, drawings, paintings, jewels, manuscripts, medals, models or any work of art, unless same shall be specially

enumerated in the application herefor.

The company shall not be hable for more than the actual market value of the property at the time any loss or damage occurs, and the loss or damage shall be ascertained or estimated according to such actual warket value, with the proper deduction for depreciation, however caused, and shall in no event exceed what it would cost the assured to repair or replace the same with material of the like kind and quality; said ascertainment or estimate shall be made by the assured and this company, or if they differ, then by appraisers as hereinafter provided.

The company shall be subrogated to the extent of its interests to all claims or rights of the assured

against any third party in respect to any loss that may occur hereunder, and the assured shall execute all papers necessary for this purpose.

The company shall have permission to examine the premises for the purpose of inspection at any

reasonable time.

That should the assured, under this contract, cause to be made any change or repairs of the sprinkler system herein enumerated, notice in writing shall be furnished beforehand to the company.

That loss or damage under this contract shall be held to apply to such loss or damage occasioned by the direct act of the plant described ther-in, and no loss or damage caused by theft or neglect, or by the failure of the assured to use all reasonable means to preserve the property insured under this contract shall be claumed under same, but no loss sustained to the sprinkler plant itself shall be covered under this contract.

This policy does not cover loss or damage resulting from the explosion, rupture, collapse or leakage of steam boilers or steam pipes, nor the fall or collapse of any building or buildings.

That in the event of losses the assured shall give immediate notice thereof in writing to the company, either at its head office direct, or through or to any of its duly authorized agents, and shall further cause the property to be protected from damage forthwith, and separate damaged and undamaged property, placing it in the best order, making a complete inventory of same, stating quantity, and furnishing evidence of cost of such articles as may be damaged, and file a full and complete claim therefor, and that within thirty days after the loss a statement shall be furnished to the company and property verified showing the releave in several property verified showing the releave in after the loss a statement shall be furnished to the company and property verified, showing the relative anterests of the assured and any others in the property, also containing the value at the time of loss of each item thereof and the amount of loss thereon, also evidence of any similar insurance carried upon same, and, further, a copy and description and schedules of such policies, and shall further furnish, if required, specification or evidence of the cost of the machinery or fixtures destroyed, damaged or injured.

That the assured, if required, shall exhibit to any properly designated representative of this company all that remains of any property damaged under this contract, and submit an affidavit, and, if required, produce for examination books of account, invoices, and such vouchers or certified copies thereof as may be required, at such reasonable place as may be designated by the company or its representatives. In the event of disagrreement as to the amount of damage or loss, the same shall be submitted to the appraiseevent of disagreement as to the amount of damage or loss, the same shall be submitted to the appraisement of two competent and disinterested appraisers, the arsured and company each represented by one such appraiser, having first mutually agreed upon an umpire to whom shall be submitted their decision. The three shall then estimate and arrive at the loss that the company shall pay. The assured and the company each shall pay the representative appraiser selected by them, and equally bear the expense of the appraisement and umpire; but the company shall not be held to waive any condition of this contract, or to forfest any rights thereunder, or any act or proceeding on their part relative to said appraiser or examination here provided for, and such loss shall become payable ten days after notice, estimate and satisfactory determination and appraising of loss. determination and appraising of loss.

No suit or action under this contract for recovery of loss shall be sustained in any court of law or equity until all conditions of this contract have been complied in by the assured, including all foregoing requirements, at d any suit and all claim for loss shall be barred, unless entered within twelve months of the loss. In case of any other like insurance, the company having been notified by the assured, any loss occurring shall be only borne in its pro rate share by the company, under this contract.

This contract may be canceled by the assured, provided the premium has been paid, by giving thirty days notice to the company at the head office, or to any representative; at the expiration of which time the company, having first retained as pare cent of the premium for inspection charges and the customers.

the company, having first retained 30 per cent. of the premium for inspection charges and the customary short rate, to be computed upon the balance of the premium for the time said contract has been in force, shall return the uncarned premium; provided this cancellation shall not be for the interest of any similar company. The contract may also be canceled by the company by giving written notice to the assured; in which case the company shall retain a pro rata portion of the premium for the time the contract has been in force.

No agent has any authority to change this policy or waive any of its provisions or conditions, nor shall notice to any agent or knowledge of his or any other person be held to effect a waiver or change in this contract or in part of it. No change whatever in this policy nor waiver of any of its provisions or conditions shall be valid unless an endorsement is added hereto signed by the president or secretary of the company, expressing such waiver or change.

APPLICATION FOR AUTOMATIC SPRINKLER INSURANCE.

Application is hereby made for a Sprinkler Insurance Contract to be issued upon the following repreentations, which are to be considered as warranti-s:

1. Name of assured
2. Office address of assured
3. Nature of business
4. Location of buildings
5. Portion of buildings
6. The floors are (state whether single or double).
7. The sprinkler system is (give name of systema).
8. Number sprinkler heads in use
9. The heads are
(state whether upright or pendant).
9. The beads are
(state whether upright or pendant).
10. The system is
(state whether is compared to the following state whether is compared to the first system in the first system is compared to the first system in the first system is compared to the first system in the first system is compared to the first system in the first system is compared to the first system in the first system is compared to the first system in the first system is compared to the first system in the first system is compared to the first system in the first system is compared to the first system in the first system is compared to the first system in the first system in the first system is compared to the first system in the first connected with an outside central station, except as herein stated

12. The system is
"wet" or "dry.")

13. The source of water supply is

(public or private).

14. The system is
"wet" or "dry.")

15. The capacity of tank is

16. Sy

17. It is provided with a "tell tale"

18. The valves are located as follows: is (state whether
14. If from public
16. The tank is filled by 17. It is provided with a "tell tale" 18. The valves are located as follows: 13. There is a cut-off valve on each floor, except as herein stated. 20. All cut-off valves are strapped open, except as herein stated 21. There is an electric alarm signal on each floor, connecting with the engine room, and said signal will be used for the sole purpose of notifying the engineer of an accident to the sprinkler system, except as herein stated 22. Protection against freezing is provided as follows: 23. The roof is made cf (state material). 24. There is a regular watchman on duty within the premises of the assured described above at all times (including Sundays and holidays), when same is not open for business. 25. He is familiar with the sprinkler system. 26. He has a time detector, except as herein stated 27. Such a watchman will be so employed during the full term of this policy 28. This insurance shall apply specifically as per schedule on next page. 29. The sprinkler system has never caused dange, except as herein stated 30. No other similar insurance carried, except as herein stated 31. There is no information tending to increase the hazard, except as herein stated 31. There is no information tending to increase the hazard, except as herein stated 32. There is no information tending to increase the hazard, except as herein stated 33. There is no information tending to increase the hazard, except as herein stated 34. Agent 19. There is

day of Deted ŧ assured. Agent

SCHEDULE.

	Cash Value.	Amount of Insurance.
a. On merchandise		
(State kind of machinery insured.)		
b. On machinery		
c. On building		
Total,		

EMPLOYEES' COLLECTIVE POLICY, ISSUED EXCLUSIVELY BY THE OCEAN ACCIDENT AND GUARANTEE.

Whereas. (hereinafter called the assured), under date of , has made applica-(hereinafter called the corporation), for an indemnity against claims for tion to personal injuries, and for insurance on behalf of said assured's employees against personal injuries as hereinafter specified, having made certain statements therein upon which this policy is granted, and said statements are incorporated herein as warranties, except as to the matters which are declared as estimates only, and has paid to the corporation the sum dollars as the premium for such indemnity for calendar months from the day of 190, at noon, standard time, at the place where this policy has been countersigned.

CONDITIONS OF CONTRACT.

It is hereby agreed as follows, that the corporation will pay, subject to the subjoined general agreements, as conditions, in respect of any loss from common law or statutory liability for damages on account of bodily injuries, accidentally suffered within the period of this policy by any employee of the assured while on duty on the premises mentioned in the schedule hereto, or upon the ways immediately adjacent thereto, provided for the use of such employees or the public, in and during the operation of the trade or business described in the said schedule.

A. The full amount of such sum for which a settlement may be effected by the corporation's representative.

B. Eighty per cent. of such sum not exceeding the wages of the injured person for which the assured shall, in his discretion, effect a compromise with the injured person where, in the judgment of the assured, the said assured is liable for the injury, provided a full release be obtained and rendered to the corporation within six months of the date of the accident.

C. Eighty per cent. of all medical, surgical, ambulance or funeral expenses, such eighty per cent, not to exceed \$100 for any one person, for which the assured shall render himself liable, on a full discharge given to the corporation by the assured for such outlay after payment thereof by the assured, and within six months of the date of the accident.

D. Eighty per cent. of such sum which the assured shall pay upon a final judgment recovered against him after trial of the issue.

It is further agreed that the corporation will pay in respect of any accidental bodily injury caused by violent external and visible means suffered within the period of this policy by any employee of the assured while on duty as aforesaid.

E. In the event of death from such injury within ninety days thereof, a sum equal to the wages of the employee earned in his occupation during the preceding twelve months, such sum not to exceed \$1,500 for any one person.

F. In the event of totally disabling injuries suffered as aforesaid, a sum equal to one-half the weekly wages of the injured employee based upon the amount disclosed in the schedule of this policy, for a period

not exceeding 52 weeks.

The corporation's liability for any payment made under all of the six preceding clauses, A, B, C, D, E, F, in respect of any one person is limited to \$8,000 and subject to the same limit for any one person, the total inability for any one accident is limited to \$20,000.

GENERAL AGREEMENTS.

1. The assured, upon the occurrence of an accident shall give immediate written notice thereof, with the funest information obtainable at the time, to the head office of the corporation, New York City, or to its duly authorized local agent. He shall give like notice with full particulars of any claim that may be made on account of such accident, and shall at the time render to the corporation all co-operation and assistance in his power. The assured shall not interfere in any negotiations for settlement, or in any legal proceeding, without the consent of the corporation previously given in writing. The assured, when requested by the corporation, shall aid in securing information, evidence and the attendance of witnesses, and in effecting settlements and in prosecuting appeals, and shall furnish the bond necessary for prosecuting any appeal. the fullest information obtainable at the time, to the head office of the corporation, New York City, or to

a. If any suit is brought against the assured to entorce a claim for damages on account of an accident covered by this policy, the assured shall immediately torward to the head office of the corporation every summons or other process as soon as the same shall have been served on him, and the corporation will, at its own cost, defend against such proceeding in the name and on behalf of the assured, and shall have the

absolute right of determining whether any judgment or order therein shall be appealed.

3. This policy does not cover loss from liability for injuries to, or caused wholly or in part by, any child employed by the assured contrary to law; norto, or caused wholly or in part, by any child so employed under fourteen years of age, unless such child be included in the employees given in the schedule hereto.

under fourteen years of age, unless such child be included in the employees given in the schedule hereto.

4. If the assured carry a policy of another insurer, whether valid or not, against a claim arising under this policy, he shall not be entitled to recover from the corporation a larger proportion of the loss than the sum hereby issued bears to the whole amount of the insurance. If the assured has any other similar policy in this corporation, the assured must elect under which policy all claims arising out of any one accident shall be treated and the corporation shall not be responsible under any other such policy.

5. No action shall be maintained by the assured against the corporation for the recovery or any loss under this policy except for reimbursement for said eighty per cent. of a final judgment recovered against the assured after trial of the issue in an action commenced within the time limited by the statute of the State where such judgment may be recovered. Such an action by the assured against the corporation shall not be maintained unless commenced within sixty days after recovery of judgment against the assured for

State where such judgment may be recovered. Such an action by the assured against the corporation shall not be maintained unless commenced within sixty days after recovery of judgment against the assured for the loss actually sustained by payment thereof. The corporation does not prejudice by this clause any defenses to such action which it may be entitled to make under this policy.

6. The premium is based on the compensation to employees to be expended by the assured during the period of this policy. If the compensation actually paid exceeds the sum stated in the schedule hereinafter given, the assured shall pay the additional premium earned; if less than the sum stated, the corporation will return to the assured the uncarned premium pro pate; but the corporation shall first retain not less than fifty dollars (\$50), it being understood and agreed that this sum shall be the minimum earned premium under this policy.

2. This policy may be canceled by the corporation at any time by notice in writing to the assured.

7. This policy may be canceled by the corporation at any time by notice in writing to the assured stating specifically when the cancellation shall be effective. It may also be cancelled by the assured by like notice in writing to the corporation, provided the premium shall have been paid. In either case the earned premium shall be computed on the pay-roll for the year as indicated by the actual expenditure for wages during the time the policy shall have been in force. If canceled on the corporation's motion, the corporation shall pay or tender to the assured the unearned premium pro rata, when determined. If canceled at the request of the assured, the corporation shall retain the customary short rate premium and return the balance, if any, to the assured when determined. The check of the corporation mailed to the address of the assured as given berein shall be a sufficient tender but the return premium corporation of the assured as given berein shall be a sufficient tender but the return premium shall not be address of the assured as given herein shall be a sufficient tender, but the return premium shall not be payable until the assured shall have rendered to the corporation a full statement of wages expended to the date of cancellation. In any case the minimum earned premium stated in clause 6 shall be retained by the corporation.

8. The corporation shall have the right and opportunity at all reasonable times to examine the books of the assured so far as they relate to the compensation paid to his employees, and also to inspect the plant, works, machinery and appliances used in his business. The assured shall, if requested, furnish the corporation with a written statement of the amount of such compensation during any part of the policy period,

under oath if required.

9. No condition or provision of this policy shall be waived or altered by anyone unless by written consent of the general manager of the corporation, nor shall notice to any agent, nor shall knowledge possessed by any agent or by any other person, be held to effect a waiver or change in this contract or in any

10. This policy covers the employees on the pay-roll of the assured engaged in the maintenance in good condition of the existing ways, works, plants and machinery, but extraordinary alterations and repairs thereto, by which is meant the demolition of existing walls and structures, or the erection of new buildings and brick or stone partitions are not covered hereby. (This clause does not apply in the case of contractors engaged in construction work.)

II. No action shall be brought under this policy except by and in the name of the assured.

In witness whereof, the In witness whereof, the corporation, has caused this policy to be signed by its general manager, but the same shall not be binding upon the corporation until countersigned by a duly authorised representative of the corporation.

Countersigned at this day of 190 , by , Authorized Agent.

APPLICATION.

3. The trade of business in respect of which I. Name of assured 2. Address of assured this insurance is desired is fully disclosed in the schedule following:

EMPLOYEES OVER 14 YEARS OF AGE.

Estimated Average Number.	Description o	of Occupation	ı. ar	Places Ve Enga	Where H	Employ en at W	rees Fork.	stimate tal Ann Wages	ual F	Cemarks.
FMDLO	YEES AT EACH	AGE UNI	DPP 14	VEAD		CP I	TWP! OV!	P. Ac	COPPING	o Law
Number.		of Occupati		1	ge.	Est	imated l Annual		Remai	
		Empi	OYEES	OF SU	B-CON	TRAC	TORS.			
Estimated Number of	Descript of Occupa	ion tion.	Em gaged	laces W ployees When	here are En- at Worl	k	Estimate Total Ans Wages	ual	Name of	Employer.
	oilers used are ower presses fo Erected.		out me	tal are			Power.	i	Insu	red in
							•••••			
5. The e	xplosives used	are as follo	ws:							
Number of Presses.					Num! Pres	ber of				
	Foot power f. d. Foot power Guarded. Foot power Not guarde	presses, no	t auton	natic.			fed. Steam mati Steam mati	powe c. Gu powe c. No	r presses, a r presses, larded, r presses, ot guarded.	Not auto-

EMPLOYERS' LIABILITY POLICY OF NEW AMSTERDAM CASUALTY COMPANY.

In consideration of dollars (\$) premium, and of the statements contained in the schedule attached hereto and hereby made a part hereof, which statement the assured makes on the acceptance of this policy and warrants to be true, the New Amsterdam Casualty Company (herein called the company), does hereby agree to indemnify

, county of , State of (herein called the assured), for the term of day of months, beginning on the , 190, at noon, and ending on the

, 190 , standard time, at the place where this policy has been countersigned, subject to the following special and general agreements which are to be construed as coordinate as conditions:

Against loss from common law or statutory liability for damages on account of bodily injuries, fatal or non-fatal, accidentally suffered within the period of this policy by any employee or employees of the assured while on duty within the factory, shop or yards mentioned in the schedule hereinafter given, or upon the ways immediately adjacent thereto provided for the use of such employees or the public, in and during the operation of the trade or business described in the said schedule, and against the expense of defending any suit for such damages.

SPECIAL AGREEMENTS.

A. The company's liability for an accident resulting in injuries to, or in the death of one person is limited to dollars, (\$), and, subject to the same limit for each person, the total liability for any one accident resulting in injuries to, or in the death of several persons is limited to dollars (\$).

B. This policy does not cover loss from liability for injuries as aforesaid caused by or happening in or

B. This policy does not cover loss from liability for injuries as aforesaid caused by or happening in or about any elevator plant, nor caused by the explosion, collapse or rupture of any steam boiler, unless such elevator plant and such boiler are enumerated in the schedule hereinafter given; nor for injuries to or caused by any person unless his wages are included in the estimated wages hereinafter set forth and he is on duty at the time of the accident in an occupation hereinafter described, at the place or places mentioned in the schedule; but drivers and drivers' helpers while on duty in the employ of the assured at places other than those mentioned in the schedule, shall not be excluded from this insurance, provided they are enumerated and their estimated wages are stated in warranty 4 of the said schedule.

C. This policy does not cover loss from liability for injuries to, or caused by any person in connection with the making of additions to or alterations in any building or plant occupied by the assured, nor in connection with wrecking. Ordinary repairs, when made by employees whose wages are included in the esumated pay-roll, are permitted.

D. The premium is based on the compensation to employees to be expended by the assured during the period of this policy. If the compensation actually expended exceeds the sum stated in the schedule here-matter given, the assured shall pay the acditional premium earned; if less than the sum stated, the company will retrieve to the assured that pay the acditional premium earned; if less than the sum stated to the company will retrieve to the assured that pay the acditional premium earned; if less than the sum stated the company will retrieve to the state of th will return to the assured the unearned premium, orn rata; but the company shall first retain not less than the minimum premium stated in said schedule, it being understood and agreed that this sum shall be the

minimum carned premium under this policy.

E. This policy may be canceled by the company at any time by notice in writing to the assured stating specifically when the cancellation shall be effective. It may also be canceled by the assured by like notice in writing to the company, provided the premium shall have been paid. In either case the carned premium shall be computed on the compensation to the premium shall have been in force. If canceled at the earned premium shall be competed on the compensation to employees for the year as indicated by the actual expenditure for such compensation during the time the policy shall have been in force. If canceled at the company's motion the company shall pay or tender to the assured the unearned premium provata, when determined. If canceled at the request of the assured, the company shall retain the customary short rate premium and return the balance, if any, to the assured when determined. The check of the company mailed to the address of the assured as given herein shall be a sufficient tender, but the return premium shall not be payable until the assured shall have rendered to the company a full statement of compensation to employees expended to the date of cancellation. In any case the minimum earned premium stated in clause D and twenty-five per cent. for expenses, shall be retained by the company.

F. The company shall have the right and opportunity at all reasonable times to examine the books of the assured so far as they relate to the compensation paid to his employees and also to inspect the plant.

the assured so far as they relate to the compensation paid to his employees, and also to inspect the plant, works, machinery and appliances used in his business. The assured shall, when requested, furnish the company with a written statement of the amount of such compensation during any part of the policy period

under oath if required.

GENERAL AGREEMENTS.

I. The assured upon the occurrence of an accident shall give immediate written notice thereof with the fullest information obtainable at the time to the home office of the company in New York city, or to its duly authorized agent. He shall give like notice with full particulars of any claim that may be made on account of such accident, and shall at all times render to the company all co-operation and assistance in his power.

2. If thereafter any suit is brought against the assured to enforce a claim for damages covered by this Policy, the assured shall immediately forward to the home office of the company every summons or other process as soon as the same shall have been served on him, and the company will defend against such proceeding in the name and on behalf of the assured, or settle the same, unless it shall pay to or on account of the assured an amount equal to the indemnity provided for in clause A of special agreements as limited therein

3. The assured shall not settle any claim except at his own cost, nor incur any expense, nor interfere in any negotation for settlement or in any legal proceeding, without the consent of the company previously given in writing; but he may provide at the time of the accident such immediate surgical relief as is imperative. The assured when requested by the company shall aid in securing information, evidence and the attendance

of witnesses and in effecting settlements and in prosecuting appeals.

4. This policy does not cover loss from liability for injuries to, or caused wholly or in part by, any child employed by the assured contrary to law; nor to, or caused wholly or in part by, any child employed

under fourteen years of age where no statute restricts the age of employment.

5. If the assured carry a policy of another insurer, whether valid or not, against a claim arising under this policy, he shall not be entitled to recover from the company a larger proportion of the loss than the sum hereby insured bears to the whole amount of the insurance. If the assured has any other similar policy in this company the assured must elect under which policy all claims arising out of any one accident shall be treated and the company shall not be responsible under any other such policy.

6. No assignment of interest under this policy shall bind the company unless the written consent of the company is indorsed hereon signed by one of its officers at the home office.

7. No action shall lie against the company as respects any loss under this policy unless it shall be

7. No action shall lie against the company as respects any loss under this policy unless it shall be brought by the assured himself to reimburse him for loss actually sustained and paid by him in satisfaction or a final judgment within sixty days from the date of such judgment and after trial of the issue. No such action shall lie unless brought within the period within which a claimant might sue the assured for damages unless at the expiry of such period there is such an action pending against the assured, in which case an action may be brought against the company by the assured within sixty days after final judgment has been rendered and satisfied as above. The company does not prejudice by this clause any defenses to such action which it may be entitled to make under this policy.

8. In case of payment of loss under this policy the company shall be subrogated to all claims or rights of the assured in respect of such loss against any person or persons, and the assured shall execute any and all papers required and shall co-operate with the company to secure to it said rights.

In any matter relating to this insurance no person shall be deemed an agent of the company who is

not duly authorized in writing.

10. No condition or provision of this policy shall be waived or altered by any one unless by written consent of an officer of the company at the home office, nor shall notice to any agent nor shall knowledge possessed by any agent or by any other person be held to effect a waiver or change in this contract or in any part of it.

In witness whereof The New Amsterdam Casualty Company has caused this policy to be executed at

the City of New York, but the same shall not be binding upon the company until countersigned by a duly authorized representative of the company. SCHEDULE.

1. Name of assured. 2. Address of assured (Name street, town, county and State where I. Name of assured. 2. Address of assured (Name street, town, county and State where office is located.) 3. The assured is (State whether individual, co-partnership, corporation, or estate.) 4. The factories, shops or yards are located as stated below. The trade or kind of business carried on at each such location, and the number of employees and the pay-roll at each such location are as follows: (Enter in "Trade or Kind of Business" column the precise manual classification. Enter each manual classification separately when pay-roll is divided under manual rule. Give number of employees, pay-roll, premium rate, and amount of premium, opposite each classification. If drivers and drivers' helpers are to be covered, they must be enumerated and their pay-roll must be stated.)

Trade or Kind of Business.	Estimated Average Number of Employees.	Estimated Pay-Roll for Policy Term. Premium Rate per \$100 of Wages.		Amount of Premium.	Location of Plant.	
•••••						

The operations carried on are those usual to the trade or kind of business described herein. 6. There are no steam-power boilers on the premises except as follows: s follows: 7. There are no passenger or 8. No power is used except as follows: 9. There are no steam-power boilers on the premises except as follows:

7. There are no passenger or freight elevators on the premises except as follows:

8. No power is used except as follows:

9. No chemicals are used except as follows:

10. No explosives are used except as follows:

11. No stamping of sheet or other metal is done by power or other presses fed by hand, except as follows:

(State here the number of such hand-fed presses, and state separately the number of employees and the pay-roll on such presses, as provided in manual rule.)

12. The estimated pay-roll covers the wages of all persons employed by the assured on the premises mentioned in statement No. 4, including drivers and drivers' helpers if enumerated above and executive officers, office employees and piece-workers, except as follows:

13. The following similar insurances are now carried: Employers' liability, \$; name of company,

Public liability, \$; name of company,

Norkmen's collective, \$; name of company,

Teams, \$; name of company,

Tea ; name of company, . Elevator, \$; name of company, . 14. Valid insurance in amounts not less than stated in warranty 13 will be carried during the term of this policy. 15. This risk has not been refused or canceled by any company during the past three years except as follows:

Name of Company.	Reason.	Term Carried.			
	Reason.	From	To		
•••••	•••••		••••		

17. The minimum premium for this policy is \$

^{16.} The total expenditure for wages for the last calendar year (ended Decembr 31, 190 .) was \$

LIABILITY POLICY OF THE GENERAL ACCIDENT ASSURANCE CORPORATION, LIMITED, OF PERTH, SCOTLAND.

In consideration of the warranties hereinafter set forth and of dollars (\$ premium, The General Accident Assurance Corporation, Limited (hereinafter called the corporation), does hereby agree to indemnify of County of (hereinafter called the assured), for the period of months, beginning on the

190 , at noon, and ending on the day of 190 , at noon, Standard time, at the place where this policy has been countersigned, subject to the following special and general agreements which are to be construed as co-ordinate, as conditions:

GENERAL AGREEMENTS.

t. The assured, upon the occurrence of an accident shall give immediate written notice thereof, with

1. The assured, upon the occurrence of an accident shall give immediate written notice thereof, with the fullest information obtainable at the time, to the United States Managers, at the office of the corporation, in Philadelphia, Pa., or to the duly authorized local agent. He shall give like notice with full particulars of any claim that may be made on account of such accident, and shall at all times render to the corporation all co-operation and assistancen in his power.

2. If thereafter any suit is brought against the assured to enforce a claim for damages on account of an accident covered by this policy, the assured shall immediately forward to the United States Managers, at the office of the corporation, in Philadelphia, Pa., every summons or other process as soon as the same shall have been served on him, and the corporation will defend against such proceedings in the name and on behalf of the assured, or settle the same, assuming costs incident to the conduct of such defense or negotiations for settlement, unless it shall elect to pay to the assured the indemnity provided for in Clause A of special agreements as limited therein. A of special agreements as limited therein.

The assured shall not settle any claim except at his own cost, nor incur any expense, nor interfere 3. The assured shall not settle any claim except at his own cost, nor incur any expense, nor interfere in any negotiation for settlement or in any legal proceeding, without the consent of the corporation previously given in writing; but he may provide at the time of the accident such immediate surgical relief as is imperative. The assured, when requested by the corporation shall aid in securing information, evidence and the attendance of witnesses, and in effecting settlements and in prosecuting appeals.
4. This policy does not cover loss from liability for injuries to, or caused wholly or in part by, any child employed by the assured contrary to law; nor to, or caused wholly or in part by, any child employed under fourteen years of age where no statute restricts the age of employment.
5. If the assured carry a policy of another insurer, whether valid or not, against a claim arising under this policy, he shall not be entitled to recover from the corporation a larger proportion of the loss than the sum hereby insured bears to the whole amount of the insurance.

sum hereby insured bears to the whole amount of the insurance. If the assured has any other similar policy in this corporation, the assured must elect under which policy all claims arising out of any one accident shall

be treated, and the corporation shall not be responsible under any other such policy.

6. No assignment of interest under this policy shall bind the corporation unless the written consent of the corporation is endorsed hereon by the United States managers.

7. No action shall lie against the corporation as respects any loss under this policy unless it shall be brought by the assured bimself to reimburse bim for loss actually sustained and paid by him in satisfaction of a independent within dark days from the data of such independent within dark days from the data of such independent within dark days from the data of such independent within dark days from the data of such independent within dark days from the data of such independent within dark days from the data of such independent within the days from the data of such independent within the days from the d brought by the assured himself to reimburse him for loss actually sustained and paid by him in satisfaction of a judgment within sixty days from the date of such judgment and after trial of the issue. No such action shall lie unless brought within the period within which a claimant might sue the assured for damages unless at the expiry of such period there is such an action pending against the assured; in which case an action may be brought against the corporation by the assured within sixty days after final judgment has been rendered and satisfied as above. The corporation does not prejudice by this clause any defenses to such action which it may be entitled to make under this policy.

8. In case of payment of loss under this policy, the corporation shall be subrogated to all claims or fights of the assured in respect of such loss against any person or persons, and the assured shall execute any and all papers required and shall co-operate with the corporation to secure to it said rights.

9. No condition or provision of this policy shall be waived or altered by any one unless by written consent of the United States managers, nor shall notice to any agent, nor shall knowledge possessed by any agent or by any other person be held to effect a waiver or change in this contract or in any part of it.

In witness whereof, the General Accident Assurance Corporation, Limited, by its United States managers, has executed and attested these presents this day of

agers, has executed and attested these presents this day of

s, has executed and attested these presents this محود .
This policy shall not be valid until countersigned by the duly authorized representative of the corpora
United States managers.

AGAINST LOSS FROM COMMON LAW OR STATUTORY LIABILITY.

For damages on account of bodily injuries, fatal or non-fatal, accidentally suffered within the period of this policy by any employee or employees of the assured while on duty within the factory, shop or yards mentioned in the schedule hereinafter given, or upon the ways immediately adjacent thereto provided for the use of such employees or the public, in and during the operation of the trade or business described in the said schedule.

SPECIAL AGREEMENTS.

A. The corporation's liability for an accident resulting in jujuries to, or in the death of one person is dollars (\$), and subject to the same limit for each person, the total liability for any one B. This policy does not cover loss from liability for injuries as aforesaid caused by or happening in or

B. Inis poincy does not cover loss from hability for injuries as storesaid caused by or happening in or about any elevator plant or caused by the explosion, collapse or rupture of any steam boiler, unless such elevator plant and such boiler are enumerated in the schedule hereinafter given; nor for injuries to or caused by any person unless his wages are included in the estimated wages hereinafter set forth and he is on duty at the time of the accident in an occupation hereinafter described, at the place or places mentioned in the schedule; but drivers and drivers' helpers while on duty in the employ of the assured at places mentioned in the schedule shall not be excluded from this insurance, provided the number of drivers and the estimated wages are separately stated in the estimated pay-roll or they are drivers of teams for which the assured carries concurrent teams' insurance in this corporation.

C. The premium is based on the compensation to employees to be expended by the assured during the period of this policy. If the compensation actually paid exceeds the sum stated in the schedule hereinafter given, the assured shall pay the additional premium earned; if less than the sum stated the corporation will return to the assured the unearned premium provata; but the corporation shall first retain not less than dollars (\$), it being understood and agreed that this sum shall be the minimum earned premium under this policy.

train dollars (a)), it being inderstood and agreed that this sum shall be the minimum earned premium under this policy.

D. This policy may be canceled by the corporation at any time by notice in writing to the assured stating specifically when the cancellation shall be effective. It may also be canceled by the assured by like notice in writing to the corporation, provided the premium shall have been paid. In either case the earned premium shall be computed on the pay-roll for the year as indicated by the actual expend ture for wages during the time the policy shall have been in force. If canceled on the corporation's motion the corporation shall pay or tender to the assured the unearned premium pro rata, when determined. If canceled at the request of the assured the corporation shall retain the customary short rate premium and return the balance, if any, to the assured when determined. The check of the corporation mailed to the address of the assured as given herein, shall be a sufficient tender, but the return premium shall not be payable until the assured shall have rendered to the corporation a full statement of wages expended to the date of cancellation. In any case the minimum earned premium stated in Clause C shall be retained by the corporation.

E. The corporation shall have the right and opportunity at all reasonable times to examine the books of the assured so far as they relate to the compensation paid to his emp oyees, and also to inspect the plant, works, machinery and appliances used in his business. The assured shall, if requested, furnish the corporation with a written statement of the amount of such compensation during any part of the policy period under oath, if required.

F. This policy does not cover loss from liability for injuries to or caused by any person in connection with the making of additions to, or alterations in any building or plant occupied by the assured, or in connection with wrecking. Ordinary repairs when made by employees whose wages are included in the estimated pay-roll are permitted.

G. In any matter relating to this insurance no person, unless duly authorized in writing, shall be

deemed the agent of this corporation.

H. The statements contained in the schedule hereinafter given are hereby made a part of this coutract, which statements the assured makes on the acceptance of this policy and warrants to be true, saving as to matters which are declared to be matters of estimate only.

SCHEDULE.

z. Name of assured 2. Address of assured (name street, town, county and State where office is located.) 3. The assured is (state whether individual, co-partnership, corporation or estate).

4. The factories, shops or yards are located as stated below. The trade or kind of business carried on at each location, and the number of employees and the pay-roll at each location are also fully stated below.

Trade or Kind of Business.	Location of Plant.	Av. Number	Estimated Pay-Roll for Policy Term.	Premium Rate per \$100 of Wages,	Amount of Premium.
			1		
••••	<u></u> -			•••••	

Enter in "trade or kind of business," the precise manual classification. Enter each manual classification separately when pay-roll is divided under Manual rule. Give number of employees, pay-roll, premium rate and amount of premium opposite each classification. Drivers and drivers' helpers may be overed under Employers' Liability Form if wages are separately stated. Do not include drivers' pay-roll in daily report for Public Liability Form (see clause "B" Special Agreements).

5. The operations carried on are those usual to the trade or kind of business described above. 6. There are no steam power boilers on the premises except as follows:

7. There are no passenger or freight elevators on the premises except as follows:

8. No power is used except as follows:

9. No explosives are used except as follows:

11. No stamping of sheet or other metal is done by power or other presses fed by hand, except as follows (state here the number of such hand-fed presses, and state separately above the number of employees and the pay-roll on such presses, as provided in Manual rule).

12. The estimated pay-roll covers the wages of all persons employed on the premises, including executive officers, office men, piece workers and drivers' helpers, except as follows:

13. The following similar insurances are now carried:

14. Valid insurance, in amounts not less than stated in warranty 13, will be carried during the term of this policy.

15. This risk has not been refused or canceled by any company during the past three years except as follows:

16. The minimum premium for this policy is \$

EMPLOYERS' LIABILITY POLICY OF THE AMERICAN FIDELITY COMPANY OF MONTPELIER, VERMONT.

dollars premium and the statements and agreements set forth In consideration of in the application for this policy, all of which statements and agreements the insured by the acceptance of this policy warrants to be true, and which application is made a part county of hereof, hereby insures of State of , 190 , at noon, standard time at the place months expiring on the where this policy is countersigned and subject to the provisions and agreements herein contained and endorsed hereon, as follows:

Against loss from common law or statutory liability for damages for bodily injuries, fatal or non-fatal, accidentally suffered within the period of this policy by any employee or employees of the insured while on duty within the factory, shop, or yards described in the schedule hereinafter set forth, or upon the ways immediately adjacent thereto provided for the use of such employees, in and during the operation of the trade or business described in the said schedule.

SPECIAL AGREEMENTS.

A. The company's liability for an accident resulting in injuries to, or in the death of one person is ted to dollars, and, subject to the same limit for each person, the total liability for any one accident resulting in injuries to or in the death of several persons is limited to dollars.

B. This insurance shall cover drivers and drivers' helpers while on duty in the employ of the insured

at places other than those mentioned in the schedule, provided they are enumerated in said schedule and

pay-roll.

C. This policy does not cover liability for injuries as aforesaid caused by or happening in or about any C. In spoicy does not cover liability for injuries as aloresaid caused by or happening in or about any elevator plant, or caused by the explosion, collapse or rupture of any steam boiler, unless such elevator plant and such boiler are enumerated in the schedule hereinafter set forth; nor for injuries to or caused by any person unless his wages are included in the estimated wages hereinafter set forth and he is on duty at the time of the accident in an occupation hereinafter described at the place or places mentioned in the schedule; nor for injuries to any child employed contrary to law, or under fourteen years of age where no statute restricts the age of employment; nor for injuries in connection with wrecking; nor for injuries to, or caused by any person in connection with the making of additions to, or alterations in any building or plant occupied by the insured; but ordinary repairs when made by employees whose wages are included in the estimated pear-oil are permitted.

occupied by the insured; but ordinary repairs when made by employees whose wages are included in the estimated pay-roll are permitted.

D. The premium is based on the compensation to employees to be expended by the insured during the period of this policy. If the compensation actually paid exceeds the sum stated in the schedule hereinafter set forth, the insured shall pay the additional premium earned; if less than the sum stated, the company will return to the insured the unearned premium, pro rata, but the company shall first retain not less than dollars, it being understood and agreed that this sum shall be the minimum earned premium under this

policy.

E. This policy may be canceled by the company at any time by giving five days' notice thereof in writing to the insured stating specifically when the cancellation shall be effective. It may also be canceled by the insured by like notice in writing to the company, provided the premium shall have been paid. In either the insured by like notice in writing to the company, provided the premium shall have been paid. In either case the earned premium shall be computed on the pay-roll for the year as indicated by the actual expenditure tor wages during the time the policy shall have been in force. If canceled by the company the company shall pay or tender to the insured the unearned premium, fro rata, when determined. If canceled at the request of the insured the company shall retain the customary short-rate premium and return the balance, if any, to the insured when determined. The check of the company mailed to the actual provided the company has been paid to the company been paid to the company has been paid to the payor to the company has been paid to the payor to t

insured as given herein shall be a sufficient tender; but the return premium shall not be payable until the insured shall have rendered to the company a full statement of wages expended to the date of cancellation.

F. The company shall have the right and opportunity at all reasonable times to examine the books of the insured so far as they relate to the compensation paid to his employees, and also to inspect the plant, works, machinery and appliances used in his business. The insured shall, if requested, furnish the company with a written statement under oath of the amount of such compensation during any part of the policy

period.

GENERAL AGREEMENTS.

1. The insured, upon the event of an accident, shall give immediate notice thereof in writing, with full particulars to the home office of the company, or to its duly authorized agent. He shall give like notices, with full particulars, of any claim which may be made on account of such accidant.

2. If any suit is brought against the insured to enforce a claim for damages for an accident covered by

2. If any suit is brought against the insured to enforce a claim for damages for an accident covered by this policy, the insured shall immediately forward to the company every summons or other process as soon as the same shall have been served on him, and the company will, at its own cost, defend against such proceeding, in the name and on behalf of the insured, or settle the same, unless it shall elect to pay to the insured the indemnity provided for in clause "A" of special agreements as limited therein.

3. The insured may at his own expense be represented by counsel, but he shall not settle any claim, except at his own cost, nor incur any expense nor interfere in any negotiations for settlement or in any legal proceeding without the consent of the company previously given in writing. He may provide at the time of an accident such immediate surgical relief as is imperative, and when requested by the company, shall aid in securing information, evidence and the attendance of witnesses and in effecting settlements.

At the insured carry the policy of another insurer whether valid or not against a claim arising under

4. If the insured carry the policy of another insurer, whether valid or not, against a claim arising under this policy, he shall not be entitled to recover from this company a larger proportion of the loss than the sum hereby insured bears to the whole amount of insurance. If the insured has any other policy in this company, in respect of any injury covered hereby, he shall elect the policy under which claim is made; but the company shall not be held responsible for liability under more than one policy.

Any assignment of interest under this policy shall be void, unless the written consent of the company

5. Any assignment of interest under this policy shall be void, unless the written consent of the company is endorsed hereon by the secretary.

6. No action shall lie against the company under this policy unless it shall be brought by the insured to reimburse him for loss actually sustained and paid by him in money in satisfaction of a judgment after trial of the issue. No such action shall lie unless brought within the period within which a claimant might sue the insured for damages, but if at the expiration of such period there is an action pending against the insured, then in such case an action may be brought against the company by the insured within ninety days after final judgment has been rendered and satisfied as above, and not afterwards.

7. In case of payment of loss under this policy, the company shall be subrogated to all rights of the insured in respect of such loss against any person or persons, and the insured shall execute any and all papers required to secure to the company said rights.

8. An agent has no authority to change this policy or to waive any of its provisions or agreements, nor shall notice to any agent or knowledge of his or of any other person be held to effect a waiver or change in this contract or in any part of it. No change whatever in this policy nor waiver of any of its provisions or agreements shall be valid unless an endorsement is made hereon, signed by the secretary of the company. expressing such waiver or change.

SCHEDULE.

2. Of 3. The insured is I. Name county of State of (State whether individual, co-partnership, corporation or estate.) 4. Please give special attention to the following schedule, and answer fully and concisely.

Trade or Kind of Business.	Location of Plant,	Average No. Employees,	Pay-roll for Term.	Rate per \$100 of Wages.	Premium.
••••••					
Operators on hand-fed stamping, punching, pressing, cutting or embossing machines. All drivers and drivers' helpers.					
All drivers and drivers' helpers					

^{5.} No power is used except as follows: (Electric, water or steam. If boilers, how may uses.) 6. There are no passenger or freight elevators on the premises except as follows: 8. No explosives are used except as follows: 9. No (Electric, water or steam. If boilers, how many and their wses.) 9. No stamping of sheet or other metal is done by power or other presses fed by hand except as follows: (State here of sheet of other metal is done by power of other presses led by hand except as follows: (State here the number of such hand-fed presses, the number of employees, and the pay-roll on such presses.) 10. The pay-roll covers the wages of all employees, officers, office men, piece workers, drivers and drivers' helpers, except as follows: 11. Other insurances carried are: Employers' liability, \$; name of company, . Public liability, \$; name of company, . Elevator, \$; name of company, . Teams, \$; name of company, . Workmen's collective, \$; name of company. Boiler, \$; name of company. 12. Insurance, in amounts stated in warranty 11, will be carried during the term of this policy, except as follows: 13. This risk has not been refused or canceled by any company during the past three years except as follows: 14. Total wages for the last calendar react and in a December 21. \$ Minimum premium for this policy is \$ year ending December 31, , \$. Minimum premium for this policy is \$

EMPLOYERS' LIABILITY POLICY OF CASUATLY COMPANY OF AMERICA.

In consideration of the warranties made in the application for this policy and of dollars, the Casualty Company of America, a New York corporation, hereinafter called the "company," does hereby agree to indemnify , hereinafter called the "assured," of

, county of , State of , for the period of months, beginning on the , 190 , at 12 o'clock, noon, and ending on the day of at 12 o'clock, noon, standard time, at the place where this policy is countersigned, subject to the accompanying general and special agreements (which are to be construed as coordinate) as conditions:

Against loss from common law or statutory liability for damages on account of bodily injuries, fatal or non-fatal, accidentally suffered during the term of this policy by any employee or employees of the assured, while within the factory, shop or yards mentioned in the schedule hereinafter given, or upon the ways immediately adjacent thereto, provided for the use of such employees, in and during the operation of the trade or business described in said schedule.

SPECIAL AGREEMENTS.

A. The company's liability for an accident resulting in injuries to, or in the death of, one person is ted to dollars (\$), and, subject to the same limit for each person, the total liability for any limited to one accident resulting in injuries to, or in the death of, several persons is limited to dollars (\$ B. This policy does not cover loss from liability for injuries, as aforesaid, to or caused by any person

unless his compensation is included in the estimate hereinafter set forth and he is injured in an occupation hereinafter described; or to drivers and drivers' helpers unless their compensation is included in the estimated pay roll or they are drivers and helpers of teams for which the assured carries concurrent teams in-

warance in this company.

C. The premium is based on the compensation to employees to be expended by the assured during the period of this policy.

Whenever employees are compensated in whole or in part by store certificates, the amount of compensation covered by such c. The premium is cased on the companion of this policy. Whenever employees are compensated in whole or in part by store certificates, board, merchandise, credits or any other substitute for cash, the amount of compensation covered by such substitutes shall be included in the pay roll. At the end of the policy period, the assured shall report to the company the actual compensation paid to employees. If the compensation actually paid exceeds the sam samed in the schedule hereinafter given, the assured shall pay the additional premium earned; if less than the sum stated, the company will return to the assured the unearned premium pro rata; but the company shall first retain not less than dollars (\$), it being understood and agreed that this sum pany shall first retain not less than dollars (\$ shall be the minimum earned premium under this policy.

D. This policy may be canceled by the company at any time by notice in writing to the assured. It may also be canceled by the assured; by like notice in writing to the company, provided the premium shall have been paid. In either case the earned premium shall be computed on the pay roll for the year, as indicated by the actual expenditure for wages during the time the policy shall have been in force. If canceled on the company's motion, the company shall pay or tender to the assured the unearned premium pro rata, when determined. If canceled at the request of the assured, the company shall retain the customary short rate premium and return the balance to the assured, when determined. The check of the company, mailed to the adverse of the assured as given herein, shall be a sufficient tender; but the return premium shall not rate premium and return the balance to the assured, when determined. In check of the company, mailed to the address of the assured as given herein, shall be a sufficient tender; but the return premium shall not be payable until the assured shall have rendered to the company a full statement of wages expended to the date of cancellation. In any case, the minimum earned premium stated in clause C shall be retained by the company. If canceled for non-payment of premium, the earned premium shall be computed at short rates on the basis of premium stated in policy and for the time the policy has been in force.

E. The company shall have the right and opportunity at all reasonable times to examine the books of the assured, so far as they relate to the compensation paid to employees; and the assured shall, whenever remested furnish the company with a written statement of the amount of such compensation during any

requested, furnish the company with a written statement of the amount of such compensation during any part of the policy period—under oath, it required. The company, or any of its inspectors, shall have the right and opportunity at all reasonable times to inspect the plant, works, machinery and appliances used in this business; and may, by written notice, suspend this insurance, until defects or dangerous conditions are remedied to the satisfaction of the company. For the period of suspension the company will pay a pro rata

remember to the satisfaction of the company.

F. This policy does not cover loss from liability for injuries to or caused by any person in connection with the making of additions to, or alterations in, any building or plant occupied by the assured, or in connection with wrecking, or suffered by any person before the premises are ready for occupancy. Ordinary repairs only, when made by employees whose wages are included in the estimated pay roll, are permitted, including care, custody and maintenance of premises and plant.

GENERAL AGREEMENTS.

I. The assured, upon the occurrence of a casualty covered hereby, shall give immediate written notice thereof, with the fullest information obtainable at the time, to the company's duly authorized local agent or to its home office in New York city; and shall also give immediate written notice, with full particulars, of any and all claims which shall be made on account of a casualty covered hereby; and shall at all times render to the company all possible co-operation and assistance.

render to the company all possible co-operation and assistance.

2. If thereafter any suit be brought against the assured to enforce a claim for damages on account of any casualty covered hereby, the assured shall cause every summons, process and other paper relating to such suit to be delivered to the company as soon as served on the assured. Upon and after the receipt of such summons or process the company will, at its own cost, defend the suit in the name and on behalt of the assured or settle the same. The company shall not incur hereunder any liability to the assured for a casualty upon which suit has been brought, unless the assured shall have afforded to the company, as bereinbefore provided, opportunity to defend such suit.

3. The company, upon notice and request of the assured, will also provide at the company's expense comset to represent and defend any and all employees of the assured who may have been subjected to arrest by reason of any casualty for which the company may be liable to the assured hereunder; but this obligation shall not apply save to preliminary hearings or examinations before a magistrate or coroner in the State of New York and to those preliminary hearings or examinations in other States corresponding thereto.

4. The assured shall not interiere in any legal proceedings relative to or growing out of any casualty overed in whole cr in part hereby, nor with negotiations for the settlement of any claim arising from such a casualty, nor settle any such claim save at the cost of the assured, nor incur any expense in connection

a casualty, nor settle any such claim save at the cost of the assured, nor incur any expense in connection with such casualty save such as may be necessary in providing at the time of an accident imperatively needful surgical relief; but the assured, if and whenever requested by the company, shall aid it in procuring information, evidence and the attendance of witnesses, in effecting settlements and in presecuting appeals.

5. The company shall not be liable under this policy unless an action to enforce such liability be brought within sixty days from the date of the entry of a final judgment against the assured, after a trial of the issues on the merits, in a suit duly instituted within the period limited by the statute of limitations, awarding damages on account of a casualty covered hereby; and then only provided that such action against the company be brought by the assured personally, for damages sustained by the assured in paying and satisfying such final judgment. This clause shall not in any way limit, restrict or abridge the company's defenses to any such section. to any such action.

6. In case of the payment of a loss under this policy, the company shall be subrogated to all claims and rights of the assured against any person or persons in respect to such loss, and to all judgments and decrees establishing such claims or rights; and the assured shall execute and deliver to the company any and all papers required by it to secure to it the said claims and rights and shall co-operate with the company to

enorce the same.

7. This policy does not cover any loss from liability for injuries to, or caused wholly or in part by, any person employed by the assured, if the employment be contrary to law, or if such person, in the event that there be no statute fixing the minimum age at which a person may lawfully be so employed at the place where such injuries are received, be under the age of fourteen years at the time of the casualty.

8. If the assured have other insurance (whether valid or not) against a casualty covered hereby, the

assured shall not be entitled to receive from the company a larger proportion of the loss than the sum

hereby insured bears to the whole amount of the insurance against such casualty carried by the assured; and if any of such other insurance shall be that of the company, the assured must elect under which poly of the company any claim arising out of such casualty shall be made, and thereafter the company shall at be liable to the assured in connection with such casualty under any other policy.

9. No assignment of interest under this policy shall bind the company until the written consent of the

company shall have been endorsed bereon by one of its executive officers.

10. No condition or provision of this policy shall be waived or altered save in writing by an executive officer of the company, and no notice given to or possessed by any agent or other person shall be held it effect a waiver or change in this contract.

11. No person, unless duly authorized by the company in writing, shall be deemed to be an agent or

this company as regards this policy or the insurance represented hereby,
12. The statements contained in the accompanying schedule are hereby made a part of this contract; which statements the assured makes on the acceptance of this policy and warrants to be true, saving as m those which are declared to be estimates only.

SCHEDULE.

1. Applicant . 2. Address: No. , town , county , State . 3. Applicant is (individual, partnership, corporation or estate.) 4. Enter in "trade or kind of business" column precise manual classification. Enter each manual classification separately when pay roll is divided under manual rule. Give number of employees, pay roll, premium rate and amount of premium opposite exitation. classification. Drivers and drivers' helpers may be covered, if their wages are included in estimated par

Kinds of Work as in Manual Classification.	Place Where Work is to be Done.	Estimated Number of Employees,	Estimated Pay Roll for Policy Term.	Premium Rate Per \$100 of Wages.	Premius.
•••••					•••••
•		• • • • • • • • • • • • • • • • • • • •			• • • • • • • • • • • • • • • • • • • •
••••••	•••••	••••••			••••••

5. Operations carried on are those usual to kind of business described, except 6, Number of boilers . 7. There are no passenger or freight elevators on premises, except
9. No chemicals or explosives are used, except
10. No boilers; type... No power is used, except 10. No stamping of sheet or other metal is done by power or other presses fed by hand, except (state number of such ; company, Teams' Liability, \$; company, Boiler, \$

Workmen's Wages, \$; company, . Boiler, \$; company, . 12. Valid insurance, in amounts not less than stated in warranty 12, will be carried during the term of this policy. 14. This risk has not been refused or canceled by any company within three years, except Total expenditure for wages for last calendar year (ended December 31, 190) was \$ premium for this policy,

EMPLOYERS' AND PUBLIC LIABILITY POLICY OF CASUALTY COMPANY OF AMERICA.

Against loss from common law or statutory liability for damages on account of bodily injuries, fatal or non-fatal, accidentally suffered during the term of this policy within the factory, shop or yards mentioned in the schedule hereinafter given, or upon the ways immediately adjacent thereto, provided for the use of employees and the public, in and during the operation of the trade or business described in said schedule (a) by any employee or employees of the assured (b) by any person or persons not employed by the assured.

SPECIAL AGREEMENTS.

A. The company's liability for an accident resulting in injuries to, or in the death of, one employee is ted to dollars (\$), and, subject to the same limit for each employee, the total liability for limited to), and, subject to the same limit for each employee, the total liability for any one accident resulting in injuries to or in the death of, several employees is limited to

ployed by the assured is limited to dollars (\$), and, subject to the same limit for each person, the total liability for one accident resulting in injuries to or in the death of several persons not employed by the assured is limited to dollars (\$).

he assured is limited to dollars (\$).

C. This policy does not cover loss from liability for injuries as aforesaid to persons not employed by the assured, caused by or happening in or about any elevator plant or caused by horses or vehicles; or or injuries to or caused by any employee unless his compensation is included in the estimate hereinafter set forth and he is employed in an occupation hereinafter described, at the place or places mentioned in the schedule; or to drivers and drivers' helpers, unless their compensation is included in the estimated pay roll. or they are drivers and helpers of teams for which the assured carries concurrent teams insurance in this company.

D. The premium is based on the compensation to employees to be expended by the assured during he period of this policy. Whenever employees are compensated in whole or in part by store certificates, pard, merchandise, credits or any other substitutes for cash, the amount of compensation covered by such

oard, merchandise, credits or any other substitutes for cash, the amount of compensation covered by such ubstitutes shall be included in the pay roll. At the end of the policy period, the assured shall report to the ompany the actual compensation paid to employees. If the compensation actually paid exceeds the sum named in the schedule hereinaster given, the assured shall pay the additional premium earned; if less than he sum stated, the company will return to the assured the uncarned premium pro rata; but the company shall first retain not less than dollars (\$), it being understood and agreed that this sum shall be the minimum earned premium under this policy.

E. This policy may be canceled by the company at any time by notice in writing to the assured. It may also be canceled by the assured, by like notice in writing to the company, provided the premium shall have been paid. In either case, the earned premium shall be computed on the pay roll for the year, as indicated by the actual expenditure for wages during the time the policy shall have been in force. It canceled on the company's motion, the company shall pay or tender to the assured the uncarned premium program, when determined. If canceled at the request of the assured, the company shall retain the customary short rate premium and return the balance to the assured, when determined. The check of the company, mailed to the address of the assured shall have rendered to the company a full statement of wages expended to the date of cancellation. In any case the minimum earned premium stated in clause D wages expended to the date of cancellation. In any case the minimum earned premium stated in clause D shall be retained by the company. If canceled for non-payment of premium, the earned premium shall be computed at short rates on the basis of the premium stated in the policy and for the time the policy has been in force.

F. The company shall have the right and opportunity at all reasonable times to examine the books of the assured, so far as they relate to the compensation paid to employees; and the assured shall, whenever requested, furnish the company with a written statement of the amount of such compensation during any part of the policy period—under oath, if required. The company, or any of its inspectors, shall have the right and opportunity at all reasonable times to inspect the plant, works, machinery and appliances used in the business; and may, by written notice, suspend this insurance until any defects or dangerous conditions are remedied to the satisfaction of the company. For the period of suspension the company will pay a pro rata return premium.

G. This policy does not cover loss from liability for injuries to or caused by any person in connection with the making of additions to, or alterations in, any building or plant occupied by the assured, or in connection with wrecking or suffered by any person before the premises are ready for occupancy. Ordinary repairs only, when made by employees whose wages are included in the estimated pay roll are permitted, including care, custody and maintenance of premises and plant.

General Agreements and Schedule same as on Employers' Liability Policy.

EMPLOYERS' LIABILITY POLICY OF THE PACIFIC COAST CASUALTY COMPANY OF CALIFORNIA.

) premium, and of the statements contained In consideration of dollars (\$ in the schedule hereto attached and made a part hereof, which statements form the basis of this contract, and which statements the assured warrants to be true, the Pacific Coast Casualty Company (hereinafter called the company) does hereby agree to idemnify

, County of , State of (hereinafter called the assured), for the term of , 190 , at noon, standard time, at the day of months, beginning on the place where this policy has been countersigned, subject to the following special and general agreements, which are to be construed as conditions precedent:

Against loss from common law or statutory liability for damages on account of bodily injuries, fatal or non-fatal, accidentally suffered within the period of this policy by any employees or employees of the assured, while on duty within the factory, shop, or yards mentioned in the schedule hereinafter given, or upon the ways immediately adjacent thereto provided for the use of such employees or the public, in and during the operation of the trade or business described in the said schedule.

SPECIAL AGREEMENTS.

A. The company's liability for an accident resulting in injuries to, or in the death of one person, is

limited to dollars (\$), and, subject to the same limit for each person, is limited to dollars (\$) for an accident resulting in injuries to or in the death of more than one person.

B. This policy does not cover loss from liability for injuries as aforesaid caused by or happening in or about any elevator plant, nor caused by the explosion, collapse or rupture of any steam boiler, unless such elevator plant and such boiler are enumerated in the schedule hereinafter given; nor for injuries to, or caused by any person unless his wages are included in the estimated wages hereinafter set forth and he is on duty at the line of the accident in an occupation hereinafter described at the place or places mentioned in the schedule; but drivers and drivers' helpers while on duty in the employ of the assured at places other than those mentioned in the schedule, shall not be excluded from this insurance, provided they are enumerated and their estimated wages are stated in the schedule.

C. This policy does not cover loss from liability for injuries to, or caused by any person in connection with the making of additions to, or alterations in any building or plant occupied by the assured, nor in connection with wrecking. Ordinary repairs when made by employees whose wages are included in the esti-

mated pay-roll are permitted.

D. The premium is based on the compensation to employees expended by the assured during the period of this policy. If the compensation expended exceeds the sum stated in the schedule hereinafter given, the assured shall pay the additional premium earned; if less than the sum stated, the company will return to the assured the unearned premium, pro rata; but the company shall, in any event, retain as compensation the sum stated in the schedule hereinafter as the minimum premium to this policy. pensation the sum stated in the schedule hereon as the minimum premium for this policy.

E. This policy may be canceled by the company at any time by notice in writing to the assured, stating when the cancellation shall be effective. It may also be canceled by the assured by notice in writing to the company, provided the premium shall have been paid. In either case, the earned premium shall be computed on the compensation to employees for the year, as indicated by the actual expenditure for such compensation during the time the policy shall have been in force. If canceled on the company's motion, the company shall pay or tender to the assured the unearned premium, pro rata. The company's check, mailed to the address of the assured, as given herein, shall be sufficient payment or tender of payment: hull be averaged to the company a full have rendered to the company a full check, mailed to the address of the assured, as given herein, shall be sufficient payment or tender of payment; but no return premium shall be payable until the assured shall have rendered to the company a full statement of compensation to employees expended to the date of cancellation. If canceled at request of the assured, the company shall retain the customary short-rate premium. In any case, the minimum premium stated in the schedule hereon shall be retained by the company.

F. The company shall have the right and opportunity at all reasonable times to examine the books of the assured, so far as they relate to the compensation paid to the employees covered by this policy, and to inspect the plant, works, machinery, and appliances used in the business of the assured covered by this policy. The assured shall, if requested, furnish the company with a written statement of the amount of compensation paid to the employees covered by this policy.

compensation paid to the employees covered by this policy during any part of the policy period, and under

oath, if required.

GENERAL AGREEMENTS.

(First.) The assured, upon the occurrence of an accident, shall give immediate written notice thereof. with fullest particulars obtainable, to the home office of the company, or to its duly authorized agent in the locality in which this policy is issued. He shall give like notice with full particulars of any claim that may be made on account of such accident, and shall at all times render to the company all co-operation and

assistance in his power.

(Second.) If thereafter any action is brought against the assured to enforce a claim for damages on account of said accident, the assured shall immediately forward to the home office of the company, or to its duly authorized agent in the locality in which this policy is issued, every summons, or other process, as soon as the same shall have been served on him, and the company will, at its own cost, defend against such action in the name and on behalf of the assured, or settle the same, unless it shall elect to pay to the assured the indemnity provided for in clause "A" of special agreements as limited therein.

the indemnity provided for in clause "A" of special agreements as inmited therein.

(Third.) The assured shall not settle any claim except at his own cost, nor incur any expense, nor interfere in any negotiation or legal proceeding without the written consent of the company, but he may provide at the time of the accident such immediate surgical relief as is imperative. The assured, when requested by the company, shall aid in securing information, evidence and the attendance of witnesses, and in effecting settlements, and in conducting a defense and prosecuting an appeal. In case the company calls for the attendance of any employee or employees, as witnesses at inquests or in suits, the assured will secure his or their attendance, making no charge for his or their loss of time.

(Fanrth) This rolley does not cover loss from liability for injuries to, or caused wholly or in part by

(Fourth.) This policy does not cover loss from liability for injuries to, or caused wholly or in part by

(Fourth.) This policy does not cover loss from liability for injuries to, or caused wholly or in part by any child employed contrary to law, nor to, sor caused wholly or in part by any child employed under fourteen years of age, where no statute restricts the age of employment.

(Fifth.) If the assured carry a policy of another insurer, whether valid or not, against a claim arising under this policy, he shall not be entitled to recover from this company a larger proportion of the loss than the sum hereby insured bears to the whole amount of insurance. If the assured has any other policy in this company covering a claim for injury which might also be covered by this policy, the assured shall elect the policy under which all claims for said injury shall be treated, but the company shall not be held responsible for a liability under more than one policy.

(Sixth.) Any assignment of interact under this policy shall be void unless the written concept of the

for a liability under more than one policy.

(Sixth.) Any assignment of interest under this policy shall be void unless the written consent of the company is indorsed bereon by one of its officers.

(Seventh.) No action shall lie against the company for any loss under this policy, unless it shall be brought by the assured to reimburse him for loss actually sustained and paid by him in satisfaction of a final judgment, within sixty days from the date of such judgment and after trial of the issue. No such action shall lie unless brought within the period within which a claimant might sue the assured for damages, unless, at the expiration of such period there is pending an action against the assured, brought by said claimant; in which case an action may be brought against the company by the assured within sixty days after final judgment therein has been rendered against and satisfied by the assured. The company does not prejudice nor waive by this clause any defenses which it may be entitled to make under this policy.

(Eighth.) In case of payment of loss under this policy, the company shall be subrogated to all claims or rights of the assured in respect of such loss against any person or persons, and the assured shall execute

or rights of the assured in respect of such loss against any person or persons, and the assured shall execute

any and all papers required and shall co-operate with the company to secure to it the said rights.

(Ninth.) No condition or provision of this policy shall be waived or altered by any one unless by written consent of an officer of the company, nor shall notice to any agent, nor shall knowledge poesessed by any agent or any other person, be held to effect a waiver or change in this contract or any part of it.

(Tenth.) In any matter relating to this insurance, no person, unless duly authorized in writing, shall be described to a report of the company.

be deemed the agent of the company.

I. Name of assured 2. Address of assured (name, street, town, county and State where office is located) 3. The trade or business of the assured is 4. The factories, shops, or yards are located as stated below. The trade or business carried on at each such location, and the number of employees and the pay-roll at each such location, are as follows:

Trade or Kind of Business.	Estimated Average Number of Employees.	Estimated Pay-Roll for Policy Term.	Premium Rate.	Amount of Premium.	Location of Plant.

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5. The operations carried on are those usual and necessary to the trade or kind of business described above.
6. No power, explosives or chemicals are used except as follows:
7. There are no elevators on the premises except as follows:
9. The premises except as follows:

7. There are no elevators on the premises except as follows:

9. The estimated pay-roll includes the wages of all executive officers, office men, piece workers employed on the premises, and all other employees, except as follows:

10. The following similar insurance is carried and will be carried during the term of this policy: Employers' liability,

11. The reare no elevators on the premises except as follows:

12. The reare no elevators on the premises except as follows:

13. There are no elevators on the premises except as follows:

14. The reare no elevators on the premises except as follows:

15. There are no elevators on the premises except as follows:

16. The reare no elevators on the premises except as follows:

17. There are no elevators on the premises except as follows:

18. The reare no elevators on the premises except as follows:

18. The estimated pay-roll includes the wages of all executive officers, office men, piece workers employed on the premises except as follows:

18. The reare no elevators on the premises except as follows:

18. The reare no elevators on the premises except as follows:

18. The reare no elevators on the premises except as follows:

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18. The reare no elevators on the premises except as follows:

18. The reare no elevators on the premises except as follows:

18. The reare no elevators on the premises except as follows:

18. The Boiler, \$ Name of company Public liability, \$ Name of company Elevator, \$ Name of company Workmen's collective, \$ Name of company Teams, \$ Name of company Tr. This risk has not been refused or cancelled by any company during the past three years except as follows:

12. The minimum premium for this policy is \$ 12. The minimum premium for this policy is \$

EMPLOYERS' LIABILITY POLICY OF THE PENNSYLVANIA CASUALTY COMPANY.

In consideration of •) premium, and of the statements contained dollars (\$ in the schedule attached hereto and hereby made a part hereof, which statements the assured makes on the acceptance of this policy and warrants to be true, The Pennsylvania Casualty Company, herein called the company, does hereby agree to indemnify

, State of , county of , herein called the assured, for the term of months, beginning on the day of , 190 , at noon, and ending on the day , 190 , at noon, standard time, at the place where this policy has been countersigned, subject to the following special and general agreements, which are to be construed as co-ordinate, as conditions:

Against loss from common law or statutory liability for damages on account of bodily injuries, fatal or non-tatal, accidentally suffered within the period of this policy by any employee or employees of the assured while on duty within the factory, shop or yards mentioned in the schedule hereinafter given, or upon the ways immediately adjacent thereto provided for the use of such employees or the public, in and during the operation of the trade or business described in the said schedule.

SPECIAL AGREEMENTS.

A. The company's liability for an accident resulting in injuries to, or in the death of one person is

limited to dollars (\$), and subject to the same limit for each person, the total liability for any one accident resulting in injuries to, or in the death of several persons, is limited to dollars (\$).

B. This policy does not cover loss from liability for injuries as aforesaid caused by or happening in or about any elevator plant; nor caused by the explosion, collapse or rupture of any steam boiler, unless such elevator plant and such boiler are enumerated in the schedule hereinafter given; nor for injuries to, or caused by any person unless his magnetic part of the schedule hereinafter given; nor for injuries to, or caused by any person, unless his wages are included in the estimated wages hereinafter set forth and he is on duty at the time of the accident in an occupation hereinafter described, at the place or places mentioned in the schedule; but drivers and drivers, helpers while on duty in the employ of the assured at places mentioned in the schedule, shall not be covered by this insurance, unless the number of drivers and helpers and their estimated wages are separately stated in the schedule, or they are drivers and helpers of teams for which the number of drivers and helpers of teams for which the assured carries concurrent teams insurance in this company.

C. This policy does not cover loss from hability for injuries to, or caused by any person in connection with the making of additions to, or alterations, in any building or plant occupied by the assured; nor in connection with wrecking. Ordinary repairs, when made by employees whose wages are included in the

D. The premium is based on the compensation to employees to be expended by the assured during the period of this policy. If the compensation actually paid exceeds the sum stated in the schedule hereinafter period of this policy. given, the assured shall pay the additional premium earned; if less than the sum stated the company will return to the assured the unearned premium, pre rata; but the company shall first retain not less than dollars (\$), it being understood and agreed that this sum shall be the minimum earned premium under this policy.

Reference to the control of
E. This policy may be canceled by the company at any time by notice in writing to the assured stating specifically when the cancellation shall be effective. It may also be canceled by the assured by like notice in writing to the company, provided the premium shall have been paid. In either case the earned premium shall be computed on the compensation to employees for the year, as indicated by the actual expenditure for such compensation during the time such policy shall have been in force. If canceled on the company's motion the company shall pay or tender to the assured the unearned premium for rute, when determined. If canceled at the request of the assured the company shall retain the customary short-rate premium and return the balance, if any to the assured when determined. The check of tomary short-rate premium and return the balance, if any, to the assured when determined. The check of the company mailed to the address of the assured as given herein shall be a sufficient tender, but the return premium shall not be payable until the assured shall have rendered to the company a full statement.

of compensation to employees expended to the date of cancellation. In any case the minimum earned premium stated in clause D shall be retained by the company.

F. The company shall have the right and opportunity at all reasonable times to examine the books of the assured so far as they relate to the compensation paid to his employees and also to inspect the plant, works, machinery and appliances used in his business. The assured shall, if requested, furnish the company with a statement of the compensation paid to his employees and also to inspect the plant, pany with a written statement of the amount of such compensation during any part of the policy period

under oath if required.

G. In any matter relating to this insurance no person, unless duly authorized in writing, shall be deemed the agent of the company.

Attached to and forming part of policy No. issued by The Pennsylvania Casualty Company to · Countersigned by

GENERAL AGREEMENTS.

I. The assured upon the occurrence of an accident shall give immediate written notice thereof, with the fullest information obtainable at the time, to the home office of the company, at Scranton, Pa., or to its duly authorized agent. He shall give like notice with full particulars of any claim that may be made on account of such accident, and shall at all times render to the company all co-operation and assistance in his power.

2. If thereafter any suit is brought against the assured to enforce a claim for damages on account of an accident covered by this policy, the assured shall immediately forward to the home office of the company every summons or other process as soon as the same shall have been served on him, and the company will at its own cost defend against such proceedings in the name and on behalf of the assured, or settle the same, unless it shall elect to pay to the assured the indemnity provided for in clause A of special agreements

as limited therein.

as limited therein.

3. The assured shall not settle any claim except at his own cost, nor incur any expense, nor interfere in any negotiation for settlement or in any legal proceeding, without the consent of the company previously given in writing; but he may provide at the time of the accident such immediate surgical relief as is imperative. The assured when requested by the company shall aid in securing information, evidence and the attendance of witnesses and in effecting settlements and prosecuting appeals.

4. This policy does not cover loss from liability for injuries to, or caused wholly or in part by, any child employed by the assured contrary to law, nor to nor cause wholly or in part by any child employed under tourteen years of age where no statute restricts the age of employment.

5. If the assured carry a policy of another insurer, whether valid or not, against a claim arising under this policy, he shall not be entitled to recover from the company a larger proportion of the loss than the sum hereby insured bears to the whole amount of the insurance. If the assured has any other similar policy in this company, the assured must elect under which policy all claims arising out of any one accident

policy in this company, the assured must elect under which policy all claims arising out of any one accident shall be treated, and the company shall not be responsible under any other such policy.

6. No assignment of interest under this policy shall bind the company unless the written consent of the company is endorsed hereon signed by one of its officers at the home office.

7. No action shall lie against the company as respects any loss under this policy unless it shall be brought by the assured himself to reimburse him for loss actually sustained and paid by him in satisfaction of a judgment within sixty days from the date of such judgment and after trial of the issue, No such action shall lie unless brought within the period within which a claimant might sue the assured for damages unless at the expiry of such period there is such an action pending against the assured, in which case an action may be brought against the company by the assured within sixty days after final judgment has been rendered and satisfied as above. The company does not prejudice by this clause any defenses to such action which it may be entitled to make under this policy. which it may be entitled to make under this policy.

8. In case of payment of loss under this policy the company shall be subrogated to all claims or rights

of the assured in respect of such loss against any person or persons, and the assured shall execute any and all papers required and shall co-operate with the company to secure to it said rights.

9. No condition or provision of this policy shall be waived or altered by any one unless by written consent of an officer of the company at the home office, nor shall notice to any agent, nor shall knowledge possessed by any agent, or by any other person, be held to effect a waiver or change in this contract or in any part of it.

In witness whereof, The Pennsylvania Casualty Company of Scranton, Pa., has caused these presents e signed by its president and secretary on the day of , 190, but the same shall not be to be signed by its president and secretary on the

binding on the company unless countersigned by a duly authorized agent.

SCHEDULE OF WARRANTIES.

The said policy is to be based upon the following statement of facts which are warranted to be true and correct, and in consideration of which the policy is to be issued: r. Name of assured . a. Address of assured (Name street, town, county and State where office is located.) 3. The assured is (State whether individual, co-partnership, corporation, or estate.) 4. The factories, shops or yards are located as stated below. The trade or kind of business carried on at each such location, and the number of employees and the pay-roll at each such location are as follows: (Enter in "Trade or Kind of Business" column the precise manual classification. Enter each amount classification separately when pay-roll to divided under manual classification.

is divided under manual rule. Give number of employees, pay-roll, premium rate, and amount of premium opposite each classification. If drivers and drivers' helpers are to be covered, they must be enumerated and their pay-roll separately stated.)

Trade or Kind of Business.	Estimated Average Number of Employees.	Estimated Pay-Roll for Policy Term.	Preminm Rate per \$100 of Wages.	Amount of Premium.	Location of Plant.
				• • • • • • • • • • • • • • • • • • • •	

^{5.} The operations carried on are those usual to the trade or kind of business described therein. 6. There are no steam-power boilers on the premises except as follows:

7. There are no passenger or freight elevators on the premises except as follows:

9. No power is used except as follows:

9. Operations of business described therein. 6. 7. There are no passenger or freight elevators on the premises except as follows:

9. Operations carried on are those usual to the trade or kind of business described therein. 6. 7. There are no passenger or freight elevators on the premises except as follows:

9. Operations carried on are those usual to the trade or kind of business described therein. 6. 7. There are no passenger or freight elevators on the premises except as follows: freight elevators on the premises except as follows: No chemicals are used except as follows:

Io. No explosives are used except as follows:

It is tamping of sheet or other metal is done by power or other presses fed by hand except as follows: . Elevator, \$. Boiler, \$; name of company. : name of company.

5 : name of company, . 14. Valid insurance in amounts not less than stated in warranty 13 will be carried during the term of this policy. 15. This risk has not been refused or canceled by any company during the past three years except as follows:

Name of Company.	Reason.	Term (Carried.
	Remon.	From	То
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x6. The total expenditure for wages for the last calendar year (ended December 31, 1 ,) was

The minimum premium for this policy is \$. The risk to commence at noon, standard time, at the place where the policy is countersigned, day of , 190 . Dated , 190 . , 190 . Dated

EMPLOYERS' LIABILITY POLICY OF THE TRAVELERS INSURANCE COMPANY OF HARTFORD, CONNECTICUT,

(called the company), in consideration of the warranties of the assured hereinafter expressed and of dollars (\$) advance premium, does hereby agree to indemnify (called the assured) against loss by reason of Λf , State of county of the liability imposed by law upon the assured for damages on account of bodily injuries, including death resulting therefrom, accidentally suffered by reason of the operation of the business herein stated by any person or persons employed by him, and while within the factories, shops, or yards herein described, or upon the ways immediately adjacent thereto the use of such employees; provided such bodily injuries are suffered within the period of beginning on the day of 190, at noon, and ending on 190, at noon, standard time, at the assured's address above stated. day of Drivers and drivers' helpers, if hereinafter specifically enumerated, while so employed outside such factories, shops, or yards, shall also be covered by this policy. This insurance is subject to the following conditions:

A. The company's liability on account of an accident resulting in such injuries to one person (including h) is limited to dollars and, subject to that limit for each person, the company's total his limited. death) is limited to account of any one accident resulting in such injuries to more than one person (including deaths) is limited

dollars

B. This policy does not cover loss from liability on account of such injuries (including death) caused or suffered by (a) any convict labor; (b) any person employed in violation of law as to age, or under the age sunered by (a) any convict labor; (b) any person employed in violation or law as to age, or under the age of fourteen years where there is no legal age limit; (c) any person whose compensation is not included in the estimated compensation hereinafter set forth, except drivers who are specifically enumerated in any concurrent teams policy carried by the assured with this company; (d) any person by reason of making additions to, alterations in, or the construction, demolition, or extraordinary repair of any building, structure, or plant, unless a written permit describing the work to be undertaken is signed by an officer of the company and hereto attached. (Ordinary repairs, including renewal of existing mechanical equipment, may be made on the premises hereinafter described by employees whose compensation is included in the estimated hav noll, without such permit.)

pay roll, without such permit.)

C. The premium is based upon the entire compensation earned by all employees of the assured, not herein elsewhere specifically excluded, engaged in the operation of the business herein stated during the period of this policy, the amount of such compensation to be stated by the assured to the company at the period of this poncy, the amount of such compensation to be stated by the assured to the company at the end of such period, and the earned premium adjusted in accordance therewith at the rates hereinafter specified. If the earned premium thus computed is greater than the advance premium paid, the assured shall immediately pay the additional amount to the assured the unearned portion, but a sum not less than dollars, agreed to be the minimum premium

specined. If the earned premium thus computed is greater than the advance premium paid, the assured shall immediately pay the additional amount to the company; a feet to be the minimum premium hereon, shall be retained by the company in any event.

D. This policy may be canceled at any time by either of the parties upon written notice to the other party stating when thereafter cancellation shall be effective. The date of cancellation shall then be the end. of the policy period and the earned premium shall be computed and adjusted as provided in paragraph C. If, nowever, such cancellation is at request of the assured and he is not retiring from the business herein described, the compensation for the full original policy period shall be computed upon the basis of the compensation to date of cancellation and the customary short rate premium charged thereon. Notice of cancellation mailed to the address of the assured herein given shall be a sufficient notice, and the check of the company similarly mailed a sufficient tender of any unearned premium.

E. The company shall be permitted, when it so desires, to examine the books of the assured so far as

they relate to the compensation of his employees, and to inspect the plant, works, machinery and appliances

used in his business.

F. The assured, upon the occurrence of an accident, shall give immediate written notice thereof, to the company or to its duly authorized agent, with the fullest information obtainable. He shall give like notice, with full particulars, of any claim made on account of such accident, and if thereafter any suit, even if groundless, is brought against the assured to recover damages on account of such injuries as are covered by this policy, the assured shall immediately forward to the company every summons or other process served on him, and the company will, at its own cost, defend against such suit in the name and on behalf of the assured or settle the same unless it shall elect to new to the secured the indemnity provided for in of the assured, or settle the same, unless it shall elect to pay to the assured the indemnity provided for in paragraph A.

G. The assured shall not voluntarily assume any liability or settle any claim except at his own cost, nor of the assured snal not voluntarily assume any nability of settle any claim except at its own cost, nor incur any expense, nor interfere in any negotiation for settlement or legal proceeding without the consent of the company previously given in writing, but he may provide at the time of the accident such immediate surgical relief as is imperative. The assured, when requested by the company, shall aid in effecting settlements, securing evidence, the attendance of witnesses, and in prosecuting appeals.

H. If the assured carry a policy of another insurer, whether valid or not, against a claim arising under this policy, he shall not recover from the company a larger proportion of the loss than the sum bereby in-

sured bears to the whole amount of the insurance.

I. No assignment of interest under this policy shall bind the company unless the written consent of

the company is endorsed hereon by one of its officers.

J. No action shall lie against the company to recover for any loss under this policy unless it shall be brought by the assured himself for loss actually sustained and paid in money by him in satisfaction of a judgment after trial of the issue; nor unless such action is brought within ninety days after final judgment

judgment after trial of the issue; nor unless such action is brought within ninety days after final judgment against him has been satisfied.

K. The company shall be subrogated, in case of payment of loss under this policy, to the extent of such payment, to all rights of recovery for such loss by the assured against persons, corporations, or estates.

L. No condition or provision of this policy shall be walved or altered except by written endorsement attached hereto and signed by the president, a vice-president, secretary, or assistant secretary of the company; nor shall notice to any agent, nor shall knowledge possessed by any agent or by any other person, be held to effect a waiver or change in any part of this contract. The personal pronoun herein used to refer to the assured shall apply regardless of number or gender,

M. The following declarations, numbered one to fifteen inclusive, are warranted by assured to be true, the estimated average number of employees and estimated total annual compensation only excepted.

DECLARATIONS.

1. Name of assured 2. Address of assured (name street, town, county, and State where office is located.) 3. The assured is (state whether individual, co-partnership, corporation, or estate.) 4. A full classified description of the business operations to be insured, the estimated average number of employees to be engaged in each classification, the estimated total annual compensation of such employees in each classification, the premium rate to be paid thereon, and the locations of all factories, shops and yards where such operations are conducted are given in the following statement:

Classification of the Business Operations to be Insured.	Estimated Average Number of Employees.	Estimated Total Annual Wages and Other Compensation.	Premium Rate.	Town, Street, and Number Where Factories, Shops, and Yards are Located.
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5. The foregoing statement correctly describes the business operations to be insured and the following statement all unusual or special operations incident thereto. None of the special operations described below will be claimed as covered by the policy, unless the estimated average number of employees engaged in such special operation, their estimated total annual compensation, and the premium rate are specifically stated opposite the description of the operation to be covered, in the columns provided for that purpose.

Special Operations.	Estimated Average Number of Employees	Annual Wages and Other	Premium Rate.	Remarks.
Hand-led Stamping, Punching, Pressing, Cutting, or Embossing				
Railroads, Switches, or Sidetracks, operated other than			• • • • • • • •	
by hand power. Drivers and Drivers' Helpers.				
		1		

^{*} Here state any other special operations.

^{6.} The foregoing enumeration of employees includes all persons in the service of the assured, in con 6. The foregoing enumeration of employees includes all persons in the service of the assured, in connection with the operations herein described, to whom compensation of any nature is paid, saving only such exceptions as are noted specially below. The foregoing estimates of wages and other compensation are offered for the purpose of computing the advance premium. At the end of the policy period a statement, classified as above, of the actual amount of all such compensations earned while the policy was in force, whether paid or not, shall be rendered to the company and the actual earned premium computed thereon at the rates given in declarations 4 and 5 hereof. The company shall be permitted, when it so desires, to examine the books of the assured so far as they relate to the compensation of employees. Bodily injuries caused to or by any employee whose compensation is excluded from the foregoing statement shall not be covered by the policy. (N. B.—The wages of drivers who are specifically enumerated in concurrent teams policy carried by this company may be excluded.)

7. Pursuant to the above declaration the following employees are excluded from the estimates: 7. Pursuant to the above deciaration the following employees are excluded from the catinates.

3. The employees to be covered by this policy do not make alterations in, extraordinary repairs or additions to, construct or demolish buildings or plant. (N. B.—Ordinary repairs, including renewal of existing mechanical equipment on the premises, when made by employees enumerated above, are to be permitted.) 9. The amount expanded in wages and other compensation for twelve months ending to the premise of the premise

12. No explosives are used, except as follows:

13. There are no elevators or balating

14. There are no elevators or balating

15. There are no elevators or balating . 12, No explosives are used, except as follows:

13. There are no elevators or hoisting devices so constructed that they cannot be stopped, started, and controlled by a person riding on same, except as follows:

14. Insurance will not be claimed except from

150, at 12 o'clock, noon, to

15. The signature to the declarations for this policy is accepted by the assured as his signature. (Copy of signature to declarations.) Per

PHYSICIANS' LIABILITY POLICY.

The (hereinafter called the company), in consideration of the premium, and of the statements in the schedule hereinafter contained, which statements the assured makes on the acceptance of this policy and warrants to be true, does hereby insure the person described in said schedule for the period of one year from noon, standard time, of the day this contract is dated:

Against loss from common law or statutory liability for damages on account of bodily injuries, fatal or non-fatal, suffered by any person or persons, in consequence of any alleged error, mistake or malpractice made within the period of this policy by the assured in the practice of his profession as described in the schedule:

1. The company's liability for such damages on account of injuries to or the death of one person is limited to five thousand dollars (\$5000), and subject to the same limit for each person, the total liability of

the company under this policy for any number of persons not to exceed ten thousand dollars (\$10,000).

2. The company shall not be liable under this policy if the assured shall have violated any law or ordinance in connection with any matter giving rise to any claim under this policy, nor if any alleged error, mistake or malpractice has happened while the assured is more or less under the influence of intoxically.

cants, assessherics or narcotics.

3. The assured shall give immediate written notice of any claim against him for loss or damage arising under this policy, with the fullest information obtainable at the time, to the home office of the company at , or to its duly authorized local agent, and shall at all times render to the company all co-operation and assistance in his power.

4. If thereafter any suit is brought against the assured to enforce a claim for damages covered by this policy, the assured shall immediately forward to the home office of the company every summons or other process as soon as the same shall have been served on him, and the company will, at its own cost, defend against such proceeding in the name and on behalf of the assured.

5. The company will not compromise any claim without the consent of the assured. The assured shall be set the company will not compromise any claim without the consent of the assured.

not settle any claim except at his own cost, nor incur any expense, nor interfere in any negotiation for settlement or in any legal proceedings, without the consent of the company previously given in writing; the assured when requested by the company shall aid in securing information, evidence, and the attendance of

witnesses and in effecting settlements and in prosecuting appeals.

6. If the assured carry a policy of another insurer, whether valid or not, against a claim arising under this policy, he shall not be entitled to recover from the company a larger proportion of the loss than the sum bereby insured bears to the whole amount of the insurance. If the assured has any other similar policy in this company the assured must elect under which policy all claims arising out of any one accident shall be trated and the company the assured has any other still part by the responsible parts are such other policy. treated, and the company shall not be responsible under any such other policy.

7. No assignment of interest under this policy shall be valid unless the consent of the company thereto is formally endorsed hereon by an officer of the company.

8. In case of payment of loss under this policy, the company shall be subrogated to all claims or rights of the assured in respect of such loss against any person or persons, and the assured shall execute any and all papers required, and shall co-operate with the company to secure to it said rights.

Without prejudice to the rights of the assured as respects any error or mistake occurring during the period when the policy was in force, the company may cancel this policy at any time by written notice mailed to the address hereinafter given and the unearned portion of the premium shall be returned to the assured, and the company's check for such amount mailed with such notice shall be sufficient tender.

10. The company qualifies its agents by certificates countersigned by the superintendent of agencies.

Persons not holding certificates shall not be deemed agents in any matter relating to this insurance.

II. An agent has no authority to change this policy or to waive any of its provisions, nor shall notice to any agent or knowledge of his or of any other person be held to effect a waiver or change in this contract or any part of it. No change whatever in this policy and no waiver of its provisions shall be valid unless an endorsement is added hereto signed by the president or one of the secretaries of the company expressing such change or waiver.

SCHEDULE.

Schedule of warrauties made by 1. My residence street, town of county of (all notices to be sent to above address) 2. My office is street, town of 3. My age years, 4. I am a qualified physician and surgeon, graduated from in 5. Since gradua-ave practiced my profession in the following towns and cities 6. I have no physicians, and surin tion I have practiced my profession in the following towns and cities geons' liability insurance except as follows:

7. I am a memor in good standing of the following medical associations and societies

8. There is no suit pending against me for damages on account of alleged malpractice except as follows:

No claim or claims have been paid by me nor has any judgment been entered against me for damages on account of malpractice except as follows:

10. I have no partner or partners, or employes who are in active practice, except as follows:

(Give name.)

11. I am not employed by any firm or association except as herein tatted

(above schedule is part of this contract. See paragraph 11.)

The premium is dollars per annum.

The date of this policy is

10. I am not employed by any firm or association except as herein dated

(above schedule is part of this contract. See paragraph 11.)

FLY-WHEEL POLICY.

(hereinafter called the company), in consideration of the warranties made in the application for this policy, copy of which application is endorsed hereupon, and of dollars, does hereby insure , in the county of herein called the assured, for the term of months, beginning on the day of 19, at twelve o'clock noon, and ending on the , 19 , at twelve o'clock day of noon, standard time, at place of explosion, in the principal sum of Against loss caused by the explosion, bursting or disruption, during rotation, of the flywheels or any of them scheduled in the application for this policy, as follows: A. For loss upon the fly-wheel or fly-wheels and upon other property of the assured. B. For loss from liability of the assured for loss upon property of any other person or persons. C. For loss from liability of the assured for bodily injuries or death sustained by any person or persons, but the company's liability for such injuries or death shall not exceed five thousand dollars for any one person injured or killed. D. The total liability of the company under this policy shall not exceed dollars (\$), subject to the following agreements and conditions:

I. By "explosion, bursting, or disruption" shall be understood the sudden and violent tearing asunder of any part or parts of a fly-wheel caused by centrifugal force, or caused by stresses due to the transmission of power by the fly-wheel, or caused by the accidental breakage, derangement or displacement of any part or parts of an engine or other apparatus with which the fly-wheel may be directly or indirectly connected, or caused by something accidentally thrown into the fly-wheel. By "fly-wheel" shall be understood any balance wheel, belt wheel, rope wheel, gear wheel, pulley, or appliance which revolves about the axis of an engine shaft or shafts of any kind and which is scheduled in the application for this policy.

2. The company shall not be liable for loss under this policy unless the loss is caused immediately, solely and directly by the explosion, bursting or disruption, as above defined of the fly-wheels or any of them scheduled in the application for this policy. The company shall not be liable for loss due to stoppage of plant or work, nor for any other indirect loss caused by an explosion, bursting or disruption, including fire caused by an explosion, bursting or disruption.

fire caused by an explosion, burstiag or disruption.

fire caused by an explosion, burstiag or disruption.

3. The company shall have the right at all reasonable times to inspect the fiy-wheels insured hereunder, and to examine any engine or other apparatus with which the fly-wheels may be directly or indirectly connected. Any inspector of the company is authorized to suspend the insurance under this policy, as respects any fly-wheel or fly-wheels, until defects or dangers reported by him are removed to the satisfaction of the company. Notice of such suspension and the reason therefor and of reinstatement must be in writing. The company will, on demand, pay to the assured a return premium for the period of suspension pro rata.

4. The company shall not be liable under this policy in case the engine governor is set to allow the fly-wheel to run at a speed in excess of the number of revolutions per minute scheduled in the application for this policy. The company reserves the right to change the authorized speed upon inspection, and notice of such change mailed by the company to the address of the assured as given above shall be sufficient.

5. The assured, upon the occurrence of an accident covered by this policy and also upon receiving information of a claim on account of an accident, shall give immediate notice in writing of such accident or claim with full particulars to the company, at its office in New York City, or to the agent, if any, who shall have countersigned this policy. If, thereafter, any legal proceedings are taken against the assured to enforce a claim for loss on account of such accident, the company will defend the same, at its own cost, in the name and on behalf of the assured. the name and on behalf of the assured.

In case of loss under this policy, the company, to the extent of its interest, shall be subrogated to all

claims or rights of the assured as respects such loss against any third party or parties, and the assured shall execute all papers required to secure to the company said rights.

7. The company shall replace the damaged property of the assured, or pay for it in money. It shall first settle for direct property loss, or for the loss of property by others, or for personal injuries as the assured may elect. The assured shall not interfere in any negotiations for settlement with others, nor in any legal proceedings brought by others without the consent of the company. The assured shall render to the company reasonable assistance in securing information about losses and evidence in case of legal

to the company reasonable assistance in securing antonical securing proceedings.

8. If the assured is covered, at the time of accident, by insurance granted by any other insurer against any loss covered by this policy, he shall be entitled to recover from this company its fair fro note share of such loss. If the assured is so covered by other insurance granted by this company, the fact shall not affect his rights under this policy. Other insurance is permitted without notice. Notice of any assignment of this policy or of any interest under it must be given when made.

9. No agent has authority to change this policy or to waive any of its provisions nor shall any notice to any agent or knowledge of his or that of any other person, be held to affect a waiver or change in this contract, or in any part of it, unless an endorsement is added hereto, signed by the president or secretary of the company, expressing such waiver or change. company, expressing such waiver or change.

10. The statements made in the application endorsed hereupon are hereby made a part of this contract,

which statements the assured makes on the acceptance of this policy and warrants to be true.

II. This policy may be cancelled by the company at five days' notice. In such case, the unearned premium, fro rata, less the cost of inspections already made, will be paid to the assured. It will be cancelled on the same notice at the request of the assured, provided he is retiring from business or suspending operations, and the return premium will be payable as above. The company's check, mailed to the address of the assured as given above, shall be a sufficient tender.

COPY OF APPLICATION.

Application is herery made by the subscriber for a Fly-Wheel Insurance Policy, to be based on the following statement of facts, and the schedule of fly-wheels given below, which are to be considered war-

ranties: 1. Name of applicant 2. addressifice is located.) 3. The trade or business is 2. address of applicant SCHEDILLE.

(street, town, county and State where

Number of	Belt, Rope.		Revolutions	Builder of Engine or Kind	LOCATION	of Fly-	WHEELS.
Number of (How Many?) Fly-Wheels,	Balance or Gear Wheel?	Diameter.	per Minute.	Builder of Engine or Kind of Apparatus on Which Wheels are Located.	Stree cand Number.	Town.	County and State.
	• • • • • • • • • • • • •						
•••••••	•••••	• • • • • • • • • • • • • • • • • • • •	1				
••••••							

^{4.} The engines whose fly-wheels are scheduled above are the only engines now operated at this plant 5. The engineer has no other duty than that of looking after the power plant carried is: Fly-wheel, \$, company, ; steam boiler, \$, company, ; elevator, \$, company, ; employers' liability, \$, company, . 7. Inspector's reports, and correspondence relating thereto, should be sent to the assured at the above address or to 8. There is no information tending to vary the risk, except as herein stated.

RESIDENCE BURGLARY POLICY.

(hereinafter called the company), in consideration of dollars (\$ premium, and of the statements in the schedule hereinafter contained, which statements the assured makes on the acceptance of this policy and warrants to be true, and subject to the hereinafter special agreements as conditions, does hereby agree to indemnify , State of , county of (hereinafter called the assured), for the term of months, beginning on the day of , 190 , at noon, standard time, for direct noon, and ending on the day of loss by burglary, larceny or theft of any of the property described in the schedule hereinafter given and stated to be insured hereunder, occasioned by its felonious abstraction from within the house, building, apartments or rooms actually occupied by the assured and described in the said schedule, and hereinafter called the premises, by any person or persons employed by the assured or by any other person or persons lawfully or unlawfully in or upon the premises, and against direct loss by damage to the said property and to the said premises caused by any person or persons while unlawfully in or upon the premises with intent to commit burglary, larceny or theft.

SPECIAL AGREEMENTS.

A. The company's liability is limited to the sums attaching to the several items respectively of clause

A. The company's liability is limited to the sums attaching to the several items respectively of clause No. 9 of the schedule and subject to such limits as respects each item, the total liability hereunder is limited to the sum of dollars (\$).

B. The company shall not be liable:—(x) For loss or damage if the property does not belong to the assured or to a member of his family residing with him, or to a person residing with or visiting the family who does not pay board or rent; (2) For loss of any precious stone or article of jewelry in received item A of Clause 9 of the Schedule, unless such precious stone or article of jewelry is insured under item B of said clause, and in no event for loss of any precious stone or of any article of jewelry while the premises are left without an occupant; (3) For loss of sterling silverware, while the premises are left without an occupant, in amount exceeding ten per cent. of the amount of insurance attaching specifically under Item A of Clause 9 of the Schedule; (4) For money or securities of money, or for coin or stamp collections; (5) For any loss or for any damage which is in excess of the actual cash value of the property taken or damaged; (6) For loss or damage of any kind if the premises are left without an occupant for a period exceeding six consecutive months, unless the company's written consent for a further period of non-occupancy is endorsed upon or attached to the policy.

C. If the assured is the occupant of an apartment in an apartment or flat house this insurance covers

C. If the assured is the occupant of an apartment in an apartment or flat house this insurance covers goods in a locked storeroom provided for the exclusive use of the assured by the landlord in the same house

to the extent of fifty dollars and no more.

D. The company may repair any damages to property covered hereunder, and it may replace any damaged or lost article covered hereunder, with one of like quality and value, instead of paying for the same in money. When so replaced, the damaged or lost article shall belong to the company, but the assured shall be entitled to it upon apparent to the company of the cost of its replacement of its loss. If the assured her returned to him or recovery of its loss. assured shall be entitled to it upon payment to the company of the cost of its replacement of of the amount paid in money on account of its loss. If the assured has returned to him or recovers any article for the loss of which he has been indemnified, he shall report its recovery to the company immediately, and either repay to the company the amount of its loss thereupon, or forward such article to the company at its home

E. The premises will not be considered "without an occupant" for the purposes of this policy unless the assured, all of the several members of his family and all of his several domestic servants are absent therefrom for at least seventy-two hours consecutively prior to the time of any loss.

GENERAL AGREEMENTS.

1. The assured, upon the occurrence of a loss, shall give immediate notice thereof to an agent of

the company, or by telegraph (at the company's expense) to the company at its home office in New York City, and shall also give immediate notice thereof to the public police authorities having jurisdiction.

2. In the event of a claim for loss or damage arising under this policy the same shall be made forthwith in writing, duly subscribed by the assured, and shall set forth a particular account of the manner in which the loss was occasioned, the date of its occurrence, a statement in detail of the damage done to the property insured, a statement clearly defining the assured's interest in the articles or property for which loss or damage is claimed, a statement in detail of other concurrent or similar insurance (if any) on the property insured and of the purposes for which and the persons by whom the premises described herein were occupied at the time of the loss. The company, upon application therefor, will provide the assured

with a blank for such statements of loss.

3. The company shall not be held to have waived any provision or condition of this policy or any forfeiture thereof by furnishing the said blank, or by any act taken in connection with the investigation of any

claim.

4. The assured shall facilitate the adjustment of any claim made by producing whenever requested any and all books, papers and vouchers bearing in any way upon the claim made, and by submitting himself and associates in interest and his bousehold and employes to examination and interrogation by the com-

pany's representatives, under oath if required.

5. The company shall not be liable for loss from or contributed to by:—(a) Explosives except only when used by burglars; (δ) Fire or water; (c) Invasion, insurrection, riot or war; (d) The act of any civil, military or usurped power; (e) The action of the elements.

6. This policy shall be void if the conditions or circumstances of the risk are materially changed with out the written consent of the company, or if the assured attempts in any way to defraud the company, or if the policy is assigned without the written consent of the company.

7. All sums which from time to time may be paid or expended by way of indemnity to the assured under this policy shall be accounted in diminution of the insurance.

8. If the assured carry a policy of another insurer, whether valid or not, against a claim covered by this policy, he shall not be entitled to recover from the company a larger proportion of the amount of the loss than the sum hereby insured bears to the whole amount of the insurance. Such similar insurance will

loss than the sum nereby insured bears to the whole amount or the insurance. Such similar insurance will render this policy void unless the written consent of the company has first been obtained.

9. In case of loss under this policy the company shall be subrogated to all claims or rights of the assured in respect of such loss against any third party or parties to the extent of the company's loss, and the assured shall execute any and all papers required to secure to the company such claims or rights.

10. The company, if it so elects, shall have the entire charge of the prosecution of the offenders. The assured shall give to the company all reasonable assistance in legal proceedings.

11. No suit shall be brought under this policy until three months after the particulars of the loss as required herein have been furnished, nor at all unless commenced within twelve months after date of the loss.

is.

12. A duly accredited representative of the company shall have the right at all reasonable times to inspect the said premises, and may at any time, by formal notice served upon the assured or mailed to the assured at the address of the said premises, suspend this policy until, as required in said notice, the said premises shall have been made reasonably secure. Upon suspension of the policy, as herein provided for, the company shall not be liable for any loss which may occur until a formal notice of the company's satisfaction, with the condition of the said premises, shall have been given to the assured. The assured will in such case be entitled to receive a return premium corresponding to the period during which the policy shall have been given to the assured.

such case be entitled to receive a return premium corresponding to the period during which the policy shall have been suspended, computed pro rata.

13. This policy may be canceled by the company at any time by written notice served upon the assured or mailed to the assured at the address of the said premises. In either case the assured will be entitled to receive the unearned premium computed pro rata. The assured may require the cancellation of the policy on the same terms at any time after he shall have ceased to be the owner of the property insured. The check of the company or its agent for the unearned premium mailed to the address of the assured herein given shall be a sufficient tender of payment.

14. No agent has authority to change this policy or to waive any of its provisions, nor shall any notice to the agent or knowledge of his or any other person be held to effect a waiver or change in this contract or in any part of it. Whenever the written consent of the company is required by the terms of this policy or endorsement expressing same must be added hereto signed by an executive officer of the company, and no change whatever in this policy or waiver of any of its provisions shall be valid unless an endorsement is added hereto, executed in the same manner.

SCHEDULE.

1. Name of assured 2. Location of building (street and number) (city or town)

(state,) 3. The building is (a) A private residence in which the assured and his family alone reside

(yes or no); (b) A non-housekeeping apartment house (yes or no), and the assured occupies apartment

located on the floor; (c) A housekeeping apartment or flat house (yes or no), and the assured

occupies apartment or flat located on the floor. 4. There is a regular hall-boy attendance in

the above-described apartment or flat house (yes or no). 5. The occupation of the assured is:

6. The business address of the assured is:

7. The assured has never suffered loss by burglary, theft or larceny excepting as follows:

8. The assured has no burglary, theft or larceny insurance and has applied for none other excepting as follows:

9. The insurances granted by this policy are as follows:

Item A.—On sterling silverware, precious stones, watches and jewelry (limited as to any one precious stone or watch or article of jewelry to twenty-five per cent. of the insurance under this item), wearing apparel, furs, laces, rugs, tapestries, paintings, clocks, bronzes, brio-a-brac, library books, musical and professional insurance transfer confit. struments, sporting outfit, bicyc'es, household goods and personal effects common in residences generally.....In amount of \$.....

Item B.—On any precious stone, any watch and any article of jewelry in the specific sum set opposite the article listed below.

(1)	In amount of \$
(2)	In amount of \$
	In amount of \$
(4)	In amount of \$
(5)	In amount of \$
(6)	In amount of \$
(7)	
Total	. \$

MERCANTILE BURGLARY POLICY.

For direct loss by burglary of any of the property described in the schedule hereinafter given and stated to be insured hereunder, occasioned by its felonious abstraction from the store, warehouse, office, loft, or rooms actually occupied by the assured and described in said schedule and hereinafter called the premises, by any person or persons except the assured or any of his employees or other person lawfully in said premises, who has made forcible and violent entrance upon the premises, or exit therefrom, of which force and violence there shall be visible evidence; and for direct loss by damage to said merchandise, furniture, fixtures or premises caused by such burglarious entry or exit, or attempt thereat.

SPECIAL AGREEMENTS.

A. The company shall not be liable (1) for loss or damage if the assured, any associate in interest, servant or employee of the assured, or other person lawfully in the premises is concerned in the burglary or attempted burglary, either as principal or accessory; (2) for loss or damage to property in excess of the sum applicable thereto as set forth in the schedule; (3) for damage to premises, or to property unless it belong to the assured; (4) if the accounts of the assured are not so kept that the actual loss may be accurately determined therefrom; (5) if the premises are occupied for any purpose other than that stated in the schedule; (6) for loss by damage to plate glass; (7) for loss of money unless it belong solely to the assured; (8) for loss of money unless it is specifically insured; (9) for loss of stamps or merchandise unless they belong to the assured, or are held by him in trust, on commission, or sold but not removed; (10) for loss of watches, jewelry, precious stones, gold, or articles made of gold outside of safe when the premises are not regularly open for business, for an amount exceeding twenty-five dollars upon any one article; (11) or loss of silk, hand laces or furs in excess of twenty per cent, of the amount of insurance applicable to item a of section 12 of the schedule; (12) for loss or damage to show windows and contents thereof to an amount exceeding two hundred dollars unless they are specifically insured under item a of section 12 of the schedule;

B. In case the property insured hereunder be or become incumbered by a chattel mortgage or bill of sale the insurance under this policy shall thereupon cease and determine, but the assured shall be entitled upon demand to receive the uppeared premium computed determine.

upon demand to receive the unearned premium computed *pro rata*.

C. The company's liability under this policy is limited to the sums attaching specifically to the several items respectively of section 12 of the schedule. The total liability hereunder is limited to the sum of dollars (\$.)

SCHEDULE.

1. Name of assured, . 2. Location of building, (street and number, city or town, State.) 3. The premises occupied by the assured are (state exactly what portion of the building is occupied by assured.)

4. The minimum value of stock contained in the premises occupied by the assured is \$. 5. Occupation of the assured is . 6. Description of stock including furniture and fixtures to be insured is . 7. Burglar alarm (is or is not) used (describe fully, designating to what attached, where outside connections are located, and where alarm will be sounded.)

8. A (private or block) watchman is employed by the assured, and is on duty throughout the night (within or without) the building. 9. The city or town has a population of inhabitants, and there (is or is not) a regular police service of approximately men. 10. The assured has never suffered loss by burglary either at the premises above described or elsewhere nor received indemnity therefore except as herein stated (if any, state amount of loss, amount of indemnity, name of company, and date.)

11. The assured has no burglary insurance, and has applied for none other than as herein stated (amount and name of company).

12. The insurance under this policy upon general stock shall attach to and apply specifically as follows: \$ (a) On general stock described under section 6 above, but not more than twenty per centum (20%) of the amount of insurance hereunder shall attach and apply to silk, hand laces or furs, premium \$. \$ (b) On general stock described under section 6 above, but not more than twenty-five dollars on any one article containing gold, or precious stones outside of safe when the premises are not regularly open for business, premium \$ (a) On general stock described under section 6 above while contained in show windows, premium \$ (a) On general stock described under section 6 above while contained in show windows, premium \$ (a) On general stock described under section 6 above while contained in show cases (not) protected by wire netting at night and located

ELEVATOR BREAKAGE CONTRACT OF THE CASUALTY COM-PANY OF AMERICA.

ENDORSEMENT FOR LIABILITY POLICY.

Against all immediate loss or damage to property caused by accidental breakage, not contributed to by wear, of the elevator, or any of the elevators, mentioned in the schedule hereinafter given, as follows: by wear, or the elevator, or any or the elevators, mentioned in the schedule hereinatter given, as shows:

(a) For damage to the elevator or elevators and other property of the assured. (b) For damage to the property of any other person or persons for which the assured may be legally liable. (c) The entire liability of the company under this contract shall under no circumstances exceed the total sum of dollars for any and all loss, damage or claim whatsoever, and no claim shall be paid as a result of any one accident in which the actual damage sustained by the assured is less than fifteen dollars.

SPECIAL AGREEMENTS.

1. It is a condition precedent of this contract that Elevator Liability Insurance of this company must be concurrent herewith, and that this contract shall be subject to the special and general agreements of the

policy providing such insurance.

2. By the term "breakage of the elevator," as used in this contract, is to be understood a sudden and substantial break, not contributed to by wear, of the elevator or elevators, and, or, its or their machinery,

substantial break, not contributed to by wear, of the elevator or elevators, and, or, its or their machinery, provided, however, that no machinery shall be covered hereby if such machinery is used for any other purpose than the operation of the elevator or elevators hereby insured.

3. The company shall not be liable for any loss or damage in case the load on the elevator or elevators insured hereunder shall exceed the number of pounds, or in case the pressure in compression tank shall exceed the number of pounds per square inch, approved by the company's inspector and specified in the report furnished the assured of the latest inspection of said elevator or elevators.

4. The company shall not be liable for any loss or damage resulting from any of the following causes, viz., wear, or fire, or freezing, or the collapse of building or any part thereof, or the collapse, rupture or explosion of any boiler, tank or steampipe, or the malicious or whiful act of the assured or of any other persons.

son or persons.

5. The company may reinstate property which is damaged or pay the loss in money. charge of all negotiations and suits on account of claims for damages to the property of other persons. The assured shall not incur any expense as respects property of his own damaged or the property of any other person damaged, without the consent of the company previously given in writing. In case of any suit under this contract the assured shall give the company all assistance possible.

Endorsements for Various Forms of Liability Policies.

FOR FAMILY DRIVING ON TEAM POLICY.

In consideration of the premium received for this policy, based on the actual number of horses owned by the assured, this policy is hereby extended to cover the liability of the assured for damages on account of personal injuries occurring while the horses and vehicles are in charge of a member of the family of the assured.

FOR LOADING AND UNLOADING ON TEAM POLICY.

In consideration of an additional premium, included in the premium payable for this policy, the insurance under said policy is hereby extended to cover the liability of the assured for damages on account of personal injuries resulting directly from the negligence of the assured in the loading and unloading of goods carried on vehicles covered under said policy.

FOR CONTINGENT LIABILITY ON TEAM POLICY.

In consideration of an additional premium of dollars, this policy is hereby extended, subject to all its conditions, agreements and limits, except as herein specifically provided to indemnify any person, firm or corporation for whom the assured does trucking, against loss from liability for damages on account of bodily injuries, fatal or non-fatal, accidentally suffered by any person or persons and caused through the negligence of the assured by means of the horses or vehicles in his service and the use thereof as described in the schedule of this policy, and while in charge of the assured or his employees.

REQUIRING LAUNDRY GUARDS ON MANGLING MACHINES LIABILITY POLICY.

It is hereby understood and agreed that all mangling machines owned or operated by the assured shall be provided with fixed guards or safety feed tables, adjusted at the point of contact of the rolls so as to prevent the fingers or hands of employees from being drawn into the rolls, and that such guards shall be maintained during the term of this policy. Any failure on the part of the assured to provide and maintain such guards shall relieve this company from liability on account of personal injuries due to such neglect, and this policy is accepted by the assured accordingly.

COVERING MEDICAL ATTENDANCE UNDER WORKMAN'S COLLECTIVE POLICY.

In consideration of an additional premium, being at the rate of dollars for every one hundred dollars (\$100) of wages paid to employees, this policy, with all its benefits, agreements and conditions, is hereby extended so that the company will, at its own cost, furnish to any injured employee, through its own surgeon, such medical attendance as may be considered by the surgeon necessary to the treatment of injuries covered by this policy.

EXCLUDING ELEVATOR HAZARD UNDER GENERAL LIABILITY POLICY.

It is hereby understood and agreed that this policy does not cover liability for injuries to any person or persons sustained in, or caused by or in connection with the use of, the elevator described in the schedule hereinaster given, anything in this policy to the contrary notwithstanding.

FOR LANDLORD'S CONTINGENT LIABILITY POLICY.

Is consideration of the reduced rate at which this policy is issued, it is understood and agreed that the assured has no employees on or about the premises covered hereunder, and that the entire charge of the premises, including elevator and boilers, if any, rests solely with the lessees or tenants of said premises.

FOR THREE-YEAR POLICY.

It is understood and agreed that this policy shall be renewed for a term of one year beginning the day of 190, and continuing until the day of 190, upon the payment of dollars (\$), additional premium. It shall again be renewed for the term of one year, beginning the day of 190, upon the payment of dollars (\$), additional premium. Subject to all the terms, limits and conditions of said policy.

FOR CONCURRENT LIABILITY POLICY.

In consideration of the rate at which this policy is issued, it is hereby understood and agreed that insurance concurrent herewith in the company shall be maintained during the term of this policy, at the same rate and for the same limits as stated in this policy; and on the termination or cancellation of sach concurrent insurance, from whatever cause, this policy shall be null and void, and the portion of the premium unearned shall be returned to the assured upon demand in accordance with the policy conditions. Nothing contained herein shall be construed to limit the right of this company to cancel this policy as provided therein.

FOR MARINE LIABILITY POLICY COVERING COLLISION.

In consideration of an additional premium, being at the rate of dollars for every one hundred dollars (\$roo) of wages paid to employees, this policy, with all its benefits, agreements and conditions, is bareby extended to cover the liability of the assured for damages on account of injuries resulting directly from collisions.

DIGEST OF LIABILITY DECISIONS.

The following recent decisions relating to Liability Insurance have been collated from the courts of last resort of various States in different parts of the country and give the latest expression of the courts on many important phases of the law of negligence:

SKELTON v. PACIFIC LUMBER COMPANY.

SUPREME COURT, CALIFORNIA, OCTOBER, 1903. Master and servant-Vice-principal-Fellow-servant.

It is the character of the act performed and not the grade of the servant upon which depends whether the act which was the cause of the injury was that of a vice principal or of a fellow-servant (1).

Per curium.—This is a suit by the widow and minor children of one Skelton to recover damages for his death, which, it is claimed, resulted from the negligence of the defendant. The case was tried by a jury, and resulted in a verdict and judgment for the plaintiffs in the sum of \$18,000. The appeal is from the

and resulted in a verdict and judgment for the plaintiffs in the sum of \$18,000. The appeal is from the judgment and from an order denying the defendant's motion for a new trail.

A servant, of course, takes upon himself all ordinary risks and perils of accident in the common course of the service in which he is engaged, including accidents occasioned by the negligence of fellow-servants, but in this particular instance the accident was not occasioned through the negligence of a fellow-servant. It was not as though the engineer had heedlessly permitted an excessive rate of speed. The engineer himself was acting under orders, and those orders given to him by the superintendent were in law the orders of the defendant, because, in the employment in which the accident happened, Douglas, the superintendent, was performing the duty, not of the fellow-servant, but of the principal. In the performance of all the duties which the law imposes upon the principal, the agent to whom their performance is delegated, by whatsoever name he may be called, in so far represents and stands in place of the principal, and the duty itself must be performed with due care or for a failure to exercise it the principal is responsible. Nor does the principal's responsibility end with the showing that he exercised due care in the selection of the agent to whom he has delegated the duty. It must further be proved that the agent himself with due care performed the principal is responsible. to whom he has delegated the duty. It must further be proved that the agent himself with due care performed his duty.

formed his duty.

It must be taken as absolutely settled in this State that it is not the grade of service which fixes the master's responsibility in case of accident. It is the character of the act. That is to say, if it be an act the duty of the performance of which belongs in law to the master, if the performance be delegated to the least of his servants, α to the greatest, in either case, and in any case, the master is responsible, unless the act be performed with due care. The duties which a master owes to his servants, and which duties he must perform, are to furnish suitable machinery and appliances with which the service is to be performed, to keep them in order and repair, to exercise ordinary care in the selection and α tention of sufficient ard competent servants, and generally to make such provision for the safety of employees as will reasonably protect them against the dangers incident to their employement; and if the act be one which it was the duty of the employer to perform, and one of the servants negligently performs it, to the injury of another servant in the same common employment, then the offending servant in the performance of his duty ac s as the representative or agent of his employer, and the employer is responsible. These propositions, as we have stated, must be taken as absolutely settled in this State.

MINITER v. CHICAGO & N. W. R. COMPANY.

SUPREME COURT, IOWA, OCTOBER, 1903.

Master and servant—Fellow-servant—Hammer dropping on employee below.

Where it appeared that while an employee was steadying the bottom of a pile about to be driven in by the hammer of a pile driver, and other employee was steadying the bottom of a pile about to be driven and the temployees on the pile driver above were "pinching" or placing the upper end of the pile between the uprights under the hammer by using a crowbar, the pile was suddenly lowered, and in its descent the crowbar was wrinched from the employee and it fell upon the head of the employee below and so injured him that he died; the negligence, if any, in using the tool was that of a fellow-servant, and defendant was not liable.

Platform not erected to protect employees from falling tools.—Where there was no evidence that any platform that could have been erected would have averted the injury, the failure to erect a platform over the

employee to protect him from falling tools was not negligence.

Vice-principal—Act of foreman directing use of tcol.—Where it appeared that the crowbar was a proper tool to be used in adjusting the pile, and the only question of negligence was whether it should have been used while the pile was moving, the direction of its use by the foreman did not constitute negligence for which the defendant was liable, where it did not appear that the use of the crowbar at the improper time had been made by the order of the foreman.

SHINKLE v. McCULLOUGH.

COURT OF APPEALS, KENTUCKY, DECEMBER, 1903,

Highways-Automobile frightening horse and driver of buggy thrown out.

Where it appeared that the plaintiff's horse became frightened at defendant's automobile that was alleged to have been running at an excessive speed, and plaintiff was thrown out of his wagon and injured. and there was evidence that the automobile when operated made a noise, an instruction that authorized the jury to find for the plaintiff if they believed that the horse became frightened either at the speed or the noise, though fright by reason of the noise was not pleaded, was not prejudicial.

Evidence of statement of defendant on a previous trial admissible.—Evidence of a statement made by the defendant upon a trial in a justice's court in an action for repairs to the buggy injured in the accident, that he considered himself responsible for the socident, was admissible as tending to consideration his testing.

that he considered himself reaponsible for the accident, was admissible as tending to contradict his testi-

mony that he had not been guilty of any negligence.

Duty to stop automobile when horse frightened.—If the defendant knew or could have known by the zercise or ordinary care that the automobile had so excited the horse as to render him dangerous and un-

Damages—Verdict.—A verdict for \$1020 for a permanent and serious loss of vision in one of the plainiff's eyes, as the result of a severe cut and bruise received at the time of the accident, was not excessive.

RUPP v. BURGESS.

SUPREME COURT, NEW JERSEY, NOVEMBER, 1903.

The first count plainly discloses no cause of action. It is based upon the assumption that the owner and occupant of premises abutting upon a public street is under a legal duty to keep in repair the sidewalk in front of his property. But no such obligation rests upon him, unless by virtue of the requirements of a city or municipal ordinance (Dillon on Mun. Corp., Sec. 1012; Weller v. McCormick, 47 N. J. Law, 400; I Atl., 516), and the declaration fails to allege the existence of any such requirement. And even when the duty of repairing sidewalks is imposed upon the abutung ewner by statute or ordinance, the failure to perform that duty does not render the owner responsible to individuals for injuries received by them, resulting from defects in the sidewalk, due to want of repair. The only liability which rests upon the property owner for the nonperfo mance of such a duty is the pensity provided by the statute of ordinance. Fielders v. North Jersey Street R'y Co., 68 N. J. Law, 352; 53 Atl., 404; 13 Am. Neg. Rep., 156; 54 Atl., 822, and cases cited.

cases cited. The second count, however, although loosely drawn, we think may stand. It states, substantially, that a drain or trench which was an appurtenant to the premises of the defendant, and used for the purpose of carrying the surface water therefrom, extended across the sidewalk to the curb line; that the defendant negligently permitted the covering of this drain or trench to become so dilapidated, broken and out of repair, that the planintiff, while passing along the street, without any negligence on her part, stumbled over the broken covering and fell into the drain, thereby receiving serious injury. The rule is settled that when an abutting owner, for his private ends, places or maintains in a public highway anything which, if neglected, will render the way unsafe for travel, he is bound to exercise due care to prevent its becoming dangerous, and that his failure to do so will render him hable for injuries received by a person passing along the highway, resulting from that neglect. The cases upon this subject will be found collated in the American & English Encyclopedia of Law (2d ed.), vol. 15, p. 419, notes 2 and 3.

CORBETT v. ST. VINCENT'S INDUSTRIAL SCHOOL OF UTICA.

COURT OF APPEALS, NEW YORK, DECEMBER, 1903.

Charitable institution—Convict injured by reason of negligence of managers.

An incorporated charitable institution organized to conduct an asylum and industrial school for boys, to which magistrates are authorised to send convicted minors, is as to such inmates a governmental agency, and is not liable for a personal injury to one of such inmates, resulting from the negligence of the manage s in putting him to work at a machine with which he was unfamiliar and without proper instruction and warning

O'BRIEN, Y.—The plaintiff, a boy under sixteen years of age, brought this action in the name of his guardian ad litem against this defendant, to recover damages for personal injury sustained by him while confined as a prisoner by the defendant, having been required to do some work in a laundry in which a machine called a "steam mangle" was in operation in doing the work. The plaintiff was assigned to duty in operating the mangle, assisted by another boy. He had never worked upon such a machine before, and it is claimed that he received no instructions from the managers of the defendant institution in regard to the management of the mangle, and while operating it on September 14, 1900, his right hand was caught between the cylinders and severely burned, mutilated and crushed, and thus he became permanently disabled. The case was submitted to the jury and a verdict rendered for the plaintiff, upon which judgment was entered, but was reversed at the Appellate Division.

was entered, but was reversed at the Appellate Division. * * * *

It is quite possible that if this case is governed by the general law of negligence, as applied to the relation of master and servant, there was sufficient evidence to justify the submission of the case to the jury. We do not, however, consider it necessary to pass upon that question, since it has been fully disposed of in the court below, and we think that, inasmuch as the defendant in receiving and taking charge of the plaintiff, was exercising functions which in a large sense belonged to the State, it cannot be held liable for accidents of this character. This view is well supported by abundant authority, as will be seen by the adjudged cases, which it is only necessary to cite without comment (Lewis v. State, 96 N. Y., 71; Hughes v. County of Monroe, 147 N. Y., 49; McDonald v. Mass. General Hospital, 120 Mass., 432; Benton v. Trustees of City Hospital of Boston, 140 Mass., 13; People ex rel. N. Y. Inst. for Blind v. Fitch, 154 N. Y., 14; People ex rel. Mr. Magadalen School v. Dickson, 57 Hun, 312; Collins v. N. Y. Post Graduate Medical School, 59 App. Div., 63; Joel v. Woman's Hospital, 89 Hun, 73; Springfield Fire & M. Ins. Co. v. Village of Kesville, 148 N. Y., 46.)

BALDWIN v. URNER.

SUPREME COURT, PENNSYLVANIA, JULY, 1903.

Master and servant—Automatic opening elevator doors forming part of floor opening and catching employee between them and a post.

Where it appeared that a minor eighteen years of age, employed in defendant's factory, was injured by his leg being caught between a post at done of two doors that when closed formed part of the floor, and that opened automatically when the freight elevator approached them from below, and the employee had crossed the closed doors as he ret time before to get some tags from a box in a narrow passageway between the sutomatic door and the wall, and that was obstructed by other boxes placed there by other employees, but which boxes could have been readily removed so as to give access to the tag box without crossing the

automatic doors, a reasonably safe place to work had been provided for the employee, who unnecessarily selected a dangerous route and assumed the risk that was as obvious to him as to his employer.

* * * The immediate cause of the injury was the operation of the treight elevator which was used to raise raw material from the ground to the third floor where the machines were placed, and to lower from raise raw material from the ground to the third noor where the machines were placed, and to lower from that floor the finished product. It was properly constructed and operated, and could not answer its purpose without an exit from below in the floor; automatically, when it approached the floor, the doors which at other times formed part of the floor raised up and closed down again when the elevator descended. Plaintiff in his testimony says: "I got my tags, and was returning and got about the middle of the dors, when they raised under my feet. " " The doors alid me up against the post on that side." Here was machinery operating exactly as it was intended to operate, and was reasonably necessary to the successful carrying on of the factory. The floor was entirely safe, except in that particular spot,—that is, on the doors where the plaintiff was standing—and even there except for a were few, minutes when the elevator was according to plaintiff was standing—and even there, except for a very few minutes when the elevator was ascending to plaintiff was standing—and even there, except for a very few minutes when the elevator was ascending to that floor. Outside of the doors there was a safe passageway at all times not interfered with by the elevator and doors. Taking into view the rature of the work being carried on, the necessity of an elevator, that plaintiff was employed on the third floor, we think the employers furnished plaintiff with a reasonably safe place to work. There is no factory operated by machinery and hands in which more or less risk is not run by the employees working in such factory. The risk is only minimized by the very utmost care; it is not abolished. But the employer is not held up to the very highest standard of care—only to reasonable care, in view of the circumstances. The highest standard of care here would have been to get rid of the elevator elevators and carry the material nn and down stairs.

As to the second complaint, that appellant in his work was subject to wholly unnecessary danger, it appears from the evidence that in carrying on his work, appellant had to go across the floor from his machine to yarn and tag boxes, and that when injured he was returning from the tag box across the elevator doors to the machine with the tags. Undoubtedly, there was more danger of stepping on the doors than on the floor outside. But appellant voluntarily stepped on the doors, because that way was at the time most convenient to him. It is said the passageway at one side was obstructed by boxes; but the evidence is that that place for the boxes was not designated by the employer. They were put there by employees, and could easily have been removed, so as to leave the way open. No rule of law would impute this act of negligence by employees to their employer. He planned his place of work so as to leave an entirely safe passage. He planned the automatic doors so that there would be no dangerous opening at any time, except when the elevator made its trip to third floor. Everything was done that reasonable prudence would dictate to lessen danger. The unnecessary danger was caused by the voluntary act of appellant in unnecessarily

walking on the doors when there was an entirely safe way outside.

McMILLEN v. NORTH STAR MINING COMPANY.

SUPREME COURT, WASHINGTON, SEPTEMBER, 1903.

Master and servant-Miner-Explosion of charge that had missed fire-Duty of master to supervise.

It was the duty of a mining company that let a contract for driving a tunnel in its mine to keep itself advised as the work progressed of the location of the different charges, so that those subsequently employed

by the company might be informed of the location of the unexploded charges.

Same—Risk from unexploded blast not assumed.—An employee engaged in driving a tunnel in a mine does not as ume the risk of injury from an unexploded blast that was left by other employees without his knowledge, when he had not been warned and could not by the exercise of reasonable observation and care

knowledge, when he had not been warned and could not by the exercise of reasonable observation and care have discovered the hidden danger.

HADLEY, Y.—Respondent brought this suit against appellant to recover damages for injuries received while he was working in appellant's mine. A tunnel had already been driven for a distance of more than 200 feet by others who had worked under a contract with appellant, but who had quit the work. Respondent and another were employed by appellant to continue work in this tunnel. The employment was made by appellant's foreman, who directed where the work should be done. The tunnel had the appearance of having been well cleaned up by the former workmen, and the foremen did not warm the respondent on his faller. having been well cleaned up by the former workmen, and the foreman did not warm the respondent or his fellow workman of any hidden danger. Neither respondent nor his associate had ever worked before in the tunnel, and neither had any knowledge of any concealed danger. Respondent was directed to work at the face of the tunnel, and his companion was ordered to work upon the "drift," a short distance from respondent. They began work in the afternoon and continued until the morning of the second day followrespondent. They began work in the attention and continued the morning of the second day following. Meanwhile respondent had exploded several blasts at the f. co of the tunnel, and on the morning above mentioned was engaged in "mucking out." A loose plank floor had been laid upon the bottom of the tunnel, near the face, in order that the broken material might be more easily shoveled. The face having been moved forward somewhat by the work of respondent, he was about preparing to move this floor nearer to the face. While engaged in cleaning and smoothing the bottom of the tunnel between the ends of the planks and the face, he was using his pick, and when he struck a place near the ends of the plank an explosion occurred, which resulted in the destruction of one of his eyes and in permanent injury to his hearing.

MUENCH v. HEINMANN.

SUPREME COURT, WISCONSIN, OCTOBER, 1903.

This is an action to recover damages for personal injuries. In August, 1900, and for some time prior thereto, the defendants, as partners, were manufacturers of hats in the city of Milwaukee, and at the time of the accident occupied a four-story building, and had occupied the same for about two weeks. In this building there are two freight elevators, which were moved by hydraulic power, and in each of them the shifting cable passed over a sheave or pulley at the top of the shaft, which sheave or pulley was attached to a hanger, which hanger was attached by screws to planks forming ceiling of the shaft. The plaintiff was in the grocery business in Milwaukee, and also peddled milk from 5 A. M to noon each day, and had for some time sold milk to detendant's employees, and continued the practice after the defendants moved into the building aforesaid. He was accustomed to take his milk cans into the east freight elevator aforesaid and go up to the fourth floor in the elevator, operating the shift cable himself, and come down the same way after delivering his milk. The milk was for the employees' convenience and use, solely, but the forewoman upon

the fourth floor was accustomed to collect the money from the employees and hand it to the plaintiff, thus swing time. Plaintiff testifies that on August 3, 1900, he entered the building as usual to deliver milk, and that he met Mr. Jenner, one of the defendant's firm, who saw him using the east elevator, and directed him in the future to take the west one, as that was the passenger elevator. This statement is absolutely denied by Jenner. On the morning of August 4, 1900, plaintiff entered the building with his milk cans as usual, took the west elevator to the fourth floor, delivered his milk, and then took the elevator down again; and, when he was part way down the sheave over which the shifting cable ran fell, striking him and badly injuring him.

juring him. The main question in this case, however, is whether under the facts testified to by the plaintiff himself, The main question in this case, however, is whether under the facts testified to by the plaintiff himself, and found by the jury, there is any liability shown; and this depends upon the question whether, under these facts, the plaintiff was a mere licensee, or one who was upon the premises by invitation, expressed or implied. If he was a mere licensee, there can be no recovery, because a mere licensee takes the premises as he finds them, and the licensor owes him no duty, save to refrain from acts of active negligence rendering the premises dangerous (Cahill v. Layton, 57 Wis., 600, 16 N. W. I.) If, on the other hand, he was more than a mere licensee, and was on the premises by invitation, express or implied, the defendants owed him the duty of exercising ordinary care to keep the premises in safe condition for use by persons themselves exercising ordinary care (Gorr v. Mittlestaed, 96 Wis., 296; 71 N. W., 656.) Mere permission or licease does not imply invitation. When that fact alone appears, the permitted person is a mere licensee; but when it is shown that the permitted person enters on the premises in the ordinary way to transact business with the licensor, or that the object of his visit is one in which there is mutuality of interest between licenser and licensee, but an invited person, to whom the duty of exercising ordinary care is owing (Hupfer v. Nat. D. Co., 114 Wis., 279; 90 N. W., 191.) In the present case it appears without dispute that the plaintiff went upon the premises for the transaction of private business of his own with the defendants' employees, in which the defendants themselves had no interest, and up to the time, at least, when the defendant Jenner, as alleged and found, directed him to use the west elevator, he was a mere licensee; and the simple question presented is whether that direction constituted an invitation, either express or implied. We have been unable to see how it can be so construed. True, it was a permission, but a mere licensee has permission. It substituted affirmativ mutuality of interest was shown, and hence that there was implied invitation, and we are unable to find any such element in the present case. The result is that, in any aspect of the evidence, the plaintiff was a mere licensee upon the premises; and, no active negligence being shown, he cannot recover. We have found no other exceptions in the record which require discussion.

SOUTHERN INDIANA RAILWAY COMPANY v. HARRELL.

SUPREME COURT OF INDIANA, 68 NORTHEASTERN REPORTER, PAGE 262.

Employers' liability—Construction of statute—Vice principal—Safe place to work.

In this case Jackson H. Harrell sued the above-named railway company for injuries received while in

magninave been hable to a stranger, under the rule of respondent superior, had he been in appellee's space. But in appellee's case negligence could not be predicated on his injury if it was a result of one of the risks of the vervice, because as to those risks which the servant assumes there is no duty.

One of the leading duties of a master, except in instances when it can be said that the complaining servant has assumed the particular risk, is to use ordinary care to keep the place where such servant is caployed in as safe a condition as the nature of the employment fairly admits of. To make the above thement certain requires a consideration of the meaning of the word "place." If by this it is meant that the master, by himself or representative, must be always present to ward off every transient perfit that may hance the servant in the naticular such or place that he may chance to occur while engaged in the permanace the servant in the particular spot or place that he may chance to occupy while engaged in the per-fermance of his work, then it must be affirmed that the rule of law devolves u, on the master a duty that in many instances it would be wholly impracticable to discharge. A railroad company could scarcely employ vice principals enough to make it sufficiently argus-eyed to guard its servants to that extent. Furthermore, it is to be observed that in some lines of business, like the operation of a railroad, many servants are exployed whose respective duties are so correlated that in the very forwarding of the master's business they are protecting the lives and limbs of treir concervants; and if some hmitation be not put upon the word "place," as respects transient dangers in the conducting of the details of the business, then every one of such servants becomes, for some purposes, a vice principal, and the integri y of the coservant rule is

As was said in the decision of Butler v. Townsend, 126 N. Y 105, N. E., 1017: "A place, in its broad

sense, is never safe in which an accident happens, and an accident always happens in some place, and so

the master might almost become an insurer."

In line with the above observations are the following expressions from the decision of Hermana v. Port Biakely Mill Co. (D. C.) 71 Fed. 853: "The word 'place,' in my judgment, means the premises where the work is being done, and does not comprehend the negligent acts of * * fellow-servants, by reason of which the place is rendered unsafe or dangerous. The fact that the negligent act of a fellow-servant renders a place of work unsafe is no sure and safe test of the master's duty and liability in this respect, for it may wall be said that our recligance which results is done. a place of work unsafe is no sure and safe test of the master's duty and liability in this respect, for it may well be said that any negligence which results in damage to some one makes a particular spot or place dangerous or unsafe. To so hold would virtually be making the master responsible for any negligence of a fellow-servant which renders a place of work unsafe or dangerous. It would be doing the very thing which it is the policy and object of the general rule not to do. It would create a liability which the master could not avoid by the exercise of any degree of foresight or care."

Granting that for some purposes the man Gratzer was a vice principal, we are unable to perceive that he was acting in that capacity at the time that he gave the alleged negligent order. The risk of injury from the negligence of a foreman is as much within the servant's assumption as is the risk that he may be injured by the act of any other coservant. (Cases cited.) The evidence in this case shows that Gratzer took part in the physical work of setting stone in the construction of the pier, and he was working as a servant when he gave the order looking to the setting of the stone which injurer appellee.

To sum up the question as to the claim of a common-law liability: The appellant was not bound to have a representative oresent at every moment to keep the place that appellee might chance to occupy safe, as against the possible negligence of a ocemployee. The man Gratzer was engaged at the time of his alleged negligence as a servant in forwarding the work. Appellee and Gratzer were coservants, and, as it is not alleged or proved that appellant did not exercise due care in the selection and retention of such foreman, it follows that appellant is not liable for his negligence in the particular instance.

DE GRAY v. MURRAY.

SUPREME COURT, NEW JERSEY, JUNE, 1903.

GUMMERE, CA. 9.—This was an action to recover for injuries resulting to the plaintiff in error (the plaintiff below) from the bite of a dog, owned by the defendant in error, which attacked her while she was walking on the public street. At the close of the testimony the trial judge directed a verdict for the defendant, and the plaintiff seeks to review the judgment entered upon that verdict.

It is the settled law that the owner of a dog will not be held responsible for injuries resulting to another person from its bite, unless it be shown that the dog had previously bitten some one else, or was vicious, to the knowledge of the owner. Smith v. Donohue, 49 N. J. Law, 548, 10 Atl. Rep. 150, and cases cited. In the present case, although the dog had been kept on the defendant's premises for several years, and must have been well known in the neighborhood, the only evidence tending to show viciousness on its part, prior to the time when the plaintiff was bitten by it, was that, on two or three occasions, it had "flown at" a policeman whose duty required him to daily pass by the premises of the defendant, and that, on another occasion, it had "sprung at" a boy who was passing by along the street, and made two little holes, or spots, upon his leg. It is admitted that the policeman was never bitten, and it is left in uncertainty whether the marks on the boy's leg were made by the teeth of the dog or by its claws. Assuming that this evidence, meager as it is, was sufficient to make the character of the dog a jury question, it was necessary, as has already been stated, in order to fix upon the defendant liability for the plaintiff's injury, to show that he had knowledge of his dog's vicious propensity. But the case utterly falls in this regard. So far as the occurrence in which the boy figured is concerned, the defendant heard from his wife that she had been told by the boy's mother that the dog had jumped upon her son, but had merely scratched his leg. The experience of the policeman he never heard of at all.

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by the boy's mother that the dog had jumped upon her son, but had merely stratched his leg. The experience of the policeman he never heard of at all. * *

The right of a man to keep a vicious dog for the protection of his home and property is concerled in the case of Roehers v. Remhoff, 55 N. J. Law, 479, 26 Atl. Rep. 86. He is, of course, bound to exercise a decree of care, commensurate with the danger to others which will follow the dog's escape from his control, to so secure it that it will not injure anyone who does not unlawfully provoke or intermeddle with it. Worthen v. Love, 60 Vt. 285, I Am. Neg. Cas. 249, I4 Atl. Rep. 46I. But if the owner does use such care, and the dog nevertheless escapes and inflicts injury, he is not liable. In the case now under consideration the undisputed evidence makes it clear that the defendant fully discharged the duty of using due care to the indisplace evidence makes it clear that the detendant mily discharged the duty of using due case to prevent the escape of his dog from his premises, and that the plaintiff's injury was not due to any neglect in that regard upon his part. She was bitten in the early morning, b-tween half-past six and seven o'clock. On the preceding evening the defendant shut the dog in his carpenter shop (which adjoined his dwelling), and locked him in. During the night the dog gnawed away the wood work from around the lock of the door to such an extent that the lock became detached, thus permitting the door to open and the dog to escape. That a reasonably prudent man would not have anticipated any such occurrence must be admitted.

ANN ARBOR R. CO. v. KINZ.

SUPREME COURT, OHIO, APRIL, 1903.

Dangerous premises-Injury to licensee-Boy in vacant lot injured by caving of bank.

I.—The owner of an uninclosed tract of land within a city, which has been graded to a level, leaving a bank on one side of the premises, to which premises adults are not invited, but suffered to resort for the purpose of playing baseball, which amusement attracts to the ground and along to the bank young boys to witness the games, is not liable for injury to one of such boys, caused by the caving or falling of the top or the embankment, where its condition does not, to the knowledge of such owner, indicate a reasonable probability of such result. probability of such result.

probability of such result. What are these fac's? The premises on which the boy sustained the injury belonged to the railroad company, and are situate in the north part of the city of Toledo, between Busa and Magnolia streets, lying not far from, if not adjoining, the right of way of the defendant company, and extended to the Wheeling & Lake Erie Railroad, a distance of about 200 feet. This tract of land was an open, unfenced common, not near any depot of the company, and none of its buildings were upon it. Part of this ground was higher

than the remainder, and on it were some low places, which the company desired to fill and to grade the tract to a more even surface. In the summer of 1896 the company let a contract for the work contemplated, tract to a more even surface. In the summer of 1896 the company let a contract for the work contemplated, and it was entered upon some time in June of that year. The earth to make the fills was taken from the high ground of the tract by means of a steam shovel; and after the work of excavation had proceeded well towards completion, on account of a controversy between the company and the contractor the work was suspended, which was some time in August of the same year. The making of the excavation left a bank, mostly of clay, about ten feet high, and which was situated at least 100 feet from the tracts of the Ann Arbor Railroad. The steam shovel which removed the earth from the bank left the surface uneven. From its base the ground sloped gradually toward the railroad. The lower portion of the ten-foot embankment had some slope outward, and the upper portion was nearly perpendicular, and at the time of the injury the top of the bank at some places projected slightly. The low places in the tract of land had been filled, and the ground, except the bank and its base, graded so that it was nearly level, and it remained in that condition from the time the contractor quit work in the summer of 1896 until after the injury in August, 1897. dition from the time the contractor quit work in the summer of 1896 until after the injury in August, 1897. No other or further work was done on the commons or at the bank during that time, and no change had occurred in the shape or condition of the bank, except as made by the weather and the acts of the injured boy and his companions.

After the work ceased in 1896, young men and others who desired to play baseball assembled and played ball on this common, and this habit was renewed in the summer of 1897. The plaintiff, a boy about eleven years of age, and others both older and younger than he, were attracted to the common by the games of baseball, and, if they did not engage in that game themselves, were frequently onlookers while others played, and at such times occupied the sloping base of the bank. On the day of the injury the plaintiff and his companions were witnessing the game, and, as on preceding days, whiled away a part of their time in digging into the clay bank, some with their fingers, and others used sticks, the object being to get clay with which to make balls to throw at each other. This amusement was in progress at the time the balaintiff was injursed. He, with others, had been so encaged during the progress of the game, and where plaintiff was injured. He, with others, had been so engaged during the progress of the game, and where the plaintiff was, or near thereto, a hole about a foot deep had been made in the bank four or five feet from its base. Some one used an iron ice hook instead of his fingers to get out the clay. While so engaged near the foot of the bank, the top of the bank caved, and a portion of it fell upon the plaintiff, Kins, and

be was injured.

COWETT V. AMERICAN WOOLEN CO. SUPREME JUDICIAL COURT, MAINE, JUNE, 1903.

At the time of the injury the plaintiff was employed in the cardroom of the defendant's mill, and it was apart of his duty to feed and clean the cards. He undertook to clean the waste out of the cogwheels at the ead of the rollers while the machinery was running. To pick the wool from the cogs, he was oblyged to use his left hand in the narrow space between the wheels and the rollers, employing his thumb and foreinger for that purpose. This brought his little finger very near to the rollers, and while so employed it was caught between the large cylinder and one of the smaller strippers on top of the cylinder, drawing in and partially crushing the hand. He was sixteen years of age, and had worked in the cardroom for two years and a half. The cogwheels, cylinders and strippers were all in plain sight, and his testimony shows that he kaew and appreciated the danger of getting his hand between the cylinder and roller, and as to this he must be held to have assumed the risk. The plaintiff's claim, however, is that there was another and hidden danger, of which he did not know, and could not have known in the exercise of reasonable care and diligence, and which was the real cause of the injury he received. In the collar on the shaft of and at the end of the stripper, near to the plaintiff's hand, there was a small set-screw with an oval head, in which was a slot with sharp edges. The head of this screw was about one-quarter of an inch broad, and projected about one-sixteenth of an inch from the rapidly revolving collar. The plaintiff claims that the head of this screw hit his hand, surprising him, and causing him, by a sudden and involuntary movement, to draw his band into the machinery, where it was caught and injured. It is claimed that it was the master's duty to place a guard over the head of the screw, or to warn the plaintiff of its existence, which was not ordinarily perceptible, and of which he had no knowledge. a part of his duty to feed and clean the cards. He undertook to clean the waste out of the cogwheels at the

Even if the plaintiff's theory in regard to the manner in which the injury was received had been sustained by the evidence, there is another objection which is fatal to his recovery. It was not the duty of the detendant to provide absolutely safe machinery. The law imposes no such burden upon the master. He is not an insurer. It is his duty to provide and maintain machinery which is reasonably safe in view of the uses that are to be made of it and the work that is to be performed upon it and around it. He is responsible for any injury arising through any defect in the machinery which was or ought to have been known to him and was unknown to the servant. He is not required to anticipate and guard against every possible danger, but only such as are likely to occur. The degree of care should rise with the danger; but, assuming as true the plaintiff's position, that it was within the contemplation of the parties that he should clean the machine while running. we do not think the defendant ought to have known that such an injury clean the machine while running, we do not think the defendant ought to have known that such an injury was likely to occur. That the oval head of the set-screw, projecting one-sixteenth of an inch from the revolving collar near the plaintiff's hand, by coming in contact with his finger would cause him injury, or cause him to make any such involuntary movement as would be the occasion of such an accident or injury as that complained of in the present case, was a possibility so remote, a thing so unlikely to happen, that it could not be foreseen or anticipated by the defendant by the exercise of reasonable care. Such being the bct, neither his failure to place a guard over the head of the screw nor his omission to warn the plaintiff of the danger constitute negligence on his part.

ISHAM v. BRODERICK et al. SUPREME COURT, MINNESOTA, MAY, 1903.

Landlord and tenant-Municipal corporations-Streets-Sidewalk-Water from roof freezing on walk and pedestrian falling thereon.

1. The owner's entire surrender and control of leased premises to the lessee will not relieve him from isability to third persons for the premises being, at the time of such surrender, in a condition dangerous to the public, or with a nuisance upon them, for by the act of letting he, in law, authorizes the continuance of the nuisance, and is, therefore, liable to strangers for injuries suffered therefrom. And the fact that his lesse covenants to repair furnishes him no protection, for the mere relation of lessor and lessee has no quality which enables the lessor to evade responsibility for his own acts by referring persons injured thereby

to a third party for relief.

2. The right to create a nuisance by means of a pipe through which water flows upon the sidewalk cannot be made a matter of grant, nor can the right be acquired by prescription. If such a pipe, by natural operation, causes and creates a nuisance, the owner of the premises must know it, or must be presumed to know it. In such cases actual notice of the existence of such a nuisance is unnecessary.

3. On the facts in this case the question of the plaintiff's contributory negligence was for the injury.

4. Both bones of the plaintiff's leg were fractured immediately above the ankle. He suffered considerable pain and remained in the hospital nearly two months. His hospital bill was \$150, and, in addition to this, there was a doctor's bill of \$50. At the time of the trial, which was nine months after the accident, he was a fine month obliged to was a nearly stocking or anklet; and according to the testingory would be

was still lame and obliged to wear an elastic stocking or anklet; and, according to the testimony, would be obliged to wear the same for about a year longer. He was unable to follow any active occupation for several months after the injury. Held, that a verdict for \$1000 did not indicate that the jurors were influenced

by passion or prejudice.

COLLINS, J.—The defendants Broderick were the owners of a brick block in the city of Minneapolis, and had been such owners for many years, but at the time of the accident upon which this action was based the premises were occupied by two separate and independent tenants. The building had a flat roof, and from this roof, leading to a point a few inches from the sidewalk, was a six-inch iron pipe or conductor, put in and used for the purpose of conveying water from the roof to the ground. At the bottom of this pipe was an elbow spout, which turned toward the street, some eight or nine inches in length, and the water which made its way down through this pipe and was discharged upon the sidewalk was supposed to be carried off through a gutter-like depression in the sidewalk, which extended to the curbing. This has been the conits way down through this pipe and was discharged upon the sidewalk was supposed to be carried off through a gutter-like depression in the sidewalk, which extended to the curbing. This has been the condition of things for more than fifteen years. It was shown upon the trial that almost every winter water came down through this pipe, was discharged therefrom, and froze upon the sidewalk in a ridge some four or five inches in height at the point directly below the discharge, and decreased in height as it spread out towards the curbing. It was not a case where ice had formed upon the sidewalk naturally, and in the manner to be expected in this climate, and really unavoidable. The attention of the city authorities had more than once been drawn to this common occurrence, but there was no testimony from which it appeared that the direct attention of the owners of the building had been called to it. On this particular winter the water had frozen and had formed in this uneven and dangerous manner some two or three weeks prior to the accident, which occurred one night about twelve o'clock. The plaintiff was coming out of the building, and, stepping upon this ridge near the spout of the pipe, slipped, fell and broke his leg. He brought this action for damages and was awarded a verdict of \$1000 against both defendants. There are two appeals; one by the Brodericks, the other by the city. one by the Brodericks, the other by the city.

DONOHUE v. LONSDALE COMPANY.

Supreme Court, Rhode Island, May, 1903.

Master and servant—Defective appliance—Seats for women employees—Girl injured by seat overturning. Where it appears that under sec. 8, c. 68 of the Gen. Laws of R. I., requiring that in every establishment where women were employed seats should be provided for such employees, and it was alleged that the ment where women were employed seats should be provided for such employees, and it was alleged that the seat furnished the plaintiff was unsafe in being topheavy and liable to be turned over at a very alight contact of the skirts of the employees, and that the feet of the seat were so pointed when turned upwards as to injure a person who might fall on them; and that while exercising due care the plaintiff sat down on the stool, and while thus seated her duties required her to stand momentarily, and that when she went to sit down again the stool had turned over and she fell on one of the points and was injured. A demurrer to the declaration on the ground that the plaintiff's contributory negligence in attempting to sit down without first accordance were sustained. ascertaining whether the stool was standing was sustained.

Misuse of appliance.—The mere fact that a machine or appliance may become dangerous if carelessly

used is not a test of the master's liability.

used is not a test of the master's liability.

Duty of master—Warning not required.—Plaintiff's employer was not bound to furnish seats which would not tip over when caught in the skirts of its employees, or to warn them of the danger of sitting down where a stool had been placed without first ascertaining whether it was standing on its legs or not.

TILLINGHAST, %.—The negligence alleged in this case was the failure of the defendant corporation to provide a reasonably safe seat for the use of the plaintiff when the duties of her work did not require her to be standing. Gen. Laws R. I., c. 68, sec. 8, provides as follows: "In every manufacturing, mechanical or mercantile establishment in which women and girls are employed, there shall be provided coaveniently located seats for such women and girls, and they shall be permitted to use them when their duties do not require their standing." The plaintiff alleges that the seat which was furnished her was unsafe in this: That it was made with a round seat screwed upon a piece of piping, which piping was screwed into a standard having three feet, flattened and triangular in shape, after the style of the points of anchor; that the seat or stool was heavier at the top than at the bottom and was, therefore, liable to fall or turn over upon the floor at a very slight contact with any substance—e. g., the skirt or clothing of any of the women and the sear or stool was neavier at the top than at the bottom and was, therefore, liable to fall or turn over upon the floor at a very slight contact with any substance—e. g., the skirt or clothing of any of the women and children working in the room—and that the feet of the stool or seat were so pointed and sharp, when turned upwards, as to injure any person who might fall upon them. The plaintiff further alleges that while in the exercise of due care she sat down upon the stool furnished her, at a time when her duties did not require her to be standing, and while thus seated it became necessary that she should stand momentarily upon her feet in the discharge of her duties, which she did not be the top to be standing. feet in the discharge of her duties, which she did, and that when she went to sit back again upon said stool. it had fallen or turned over upon the floor, leaving the points or feet thereof projecting upwards, and that she fell upon one of said points, and was seriously and permanently injured.

COLE v. GERMAN SAVINGS AND LOAN SOCIETY.

United States Circuit Court of Appeals, Eighth Circuit, Utah, July, 1903.

 Negligence—Proximate Cause—Test.—An injury that is the natural and probable consequence of an act of negligence is actionable, and such an act is the proximate cause of the injury.
 Same—Remote Cause—Test—But an injury which could not have been foreseen or reasonably anticipated as the probable result of an act of negligence is not actionable, and such an act is either the remote cause, or no cause whatever, of the injury.

3. Same—Intervening cause—Test.—An injury that results from an act of negligence, but that could not have been foreseen or reasonably anticipated as its probable consequence, and that probably would not have resulted from it had not the interposition of some new and independent cause interrupted the natural sequence of events, turned aside their course and produced it, is not actionable, and such an act of negligence is the remote cause, and the independent intervening cause is the proximate cause, of the injury.

4. Same—Concurring negligence—Effect.—It is no defense to an action for damages for an injury of which the act or omission of the defendant was the proximate cause that the negligent or wrongful act of

another concurred with the recklessness of the defendant to produce the untoward result.

5. Same.—But the concurring negligence of another cannot transform the remote into the proximate cause of an injury, or create or increase the liability of the defendant. It cannot make an injury which was not the natural and probable result of the negligent acts or omissions of the defendant their natural and probable consequence. No act contributes to an injury, in the legal acceptation of that term, unless it is a proximate cause of that injury, and no one is liable for an injury unless it was a natural and probable result

of his act.

6. Same—Evidence.—The plaintiff entered and passed along a hall in the building of the defendant to take the elevator, the well or shaft of which opened into the hall. A boy, who was a stranger to her and to the defendant, hurried past her in the hall, pushed the sliding door of the well of the elevator, which was open from one to ten inches, back as far as it would go, and stepped back. The plaintiff supposed this boy was the operator of the elevator, and stepped in. The elevator was at an upper floor in charge of its regular operator, and the plaintiff fell to the bottom of the well and was injured. The hall was so dark that it was difficult, but not impossible, to see the elevator when it was at the lower floor, and when it was not there nothing but darkness was visible in the well. The strange boy had be-n seen by witnesses niting and visiting on the elevator a dozen times and endeavoring to operate it once. The door of the shaft or well could be opened from the outside when it was latched by lifting and sliding it. It would bound open from one to ten inches when the operator jammed it, and it was often left open to that extent. Heid—the negligent acts and omissions of the defendant were not, and those of the strange boy were, the, proximate cause of the injury, the latter constituted an independent, intervening cause, which interrupted the natural sequence of events between the negligence of the defendant and the injury of the plaintiff, assulated the defendant's negligence from the plaintiff's hurt, broke the casual connection between them, and produced her injury. and produced her injury.

7. Same—Violation of law or duty not reasonably to be anticipated—The act of the strange boy could not be foreseen or reasonably anticipated as the probable result of the negligent acts or omissions of the defendant. A violation of law or duty by a third party, when not intended by a defendant, is not regarded by the law as the natural consequence of his acts of negligence, and cannot be reasonably anticipated as their probable result.

CHESLEY v. ROCHEFORD & GOULD.

SUPREME COURT, NEBRASKA, JULY, 1903.

Dangerous premises—Licensee—One entering upon another's premises with his consent, but without an invitation, and not in the discharge of a duty imposed upon him is a bare licensee, and there is no duty owed to him by the occupier except to refrain from wantonly or willfully injuring him.

Employee of contractor going upon part of building where employees of other contractor were at work and injured.—Where it appeared that the plaintiff was a carpenter engaged in laying the flooring of a reservoir some sixteen feet from a part of the building where defendant's employees were laying brickwork and where there was a rough cable hoist or elevator used to furnish material to the brickmen, and that in the shade of the elevator was a bucket of drinking water for the use of the brickmen, and the plaintiff went from where he was at work to the bucket to get a drink, and while there was struck and injured by a wheelbarrow that fell from the elevator upon him, the evidence showed that the plaintiff was a bare licensee, and a direction to find a verdict for defendants was proper.

and a direction to find a verdict for defendants was proper.

Oldham, C.—The facts underlying this controversy are that in the summer of 1898 the Armour Packing Okham, C.—The facts underlying this controversy are that in the summer of 1898 the Armour Packing Company was engaged in the construction of a large building in South Omaha, Neb. The firm of Rocheford & Gould, the defendants in this action, were independent contractors who had charge of the brickwork on the piers of one of the structures called the "Oleo building," and also were laying brick on the east wall of that building at the time of the injury complained of. From eight to sixteen feet east of the piers of the Oleo building a gang of carpenters in the employ of Armour, and not of Rocheford & Gould, were engaged in flooring a reservoir about to feet deep, 50 feet wide and 250 in length. Among these carpenters was the plaintiff, Chesley, who had been in Armour's employ for some time previous, but commenced work on the reservoir the day he was injured. The floor of the elevator and the ground west of it on which the defendant's men were working on the piers were practically on the same level and 30 or of it on which the defendant's men were working on the piers were practically on the same level and 30 or 40 feet below the level of the street. For the purpose of getting brick down to their men working on the piers, defendants used a rough cable hoist or elevator on which a wheelbarrow of material would be lowered from the street to the ground near the pier where the brick was being laid. This elevator was double, so that while a wheelbarrow of brick was descending an empty wheelbarrow was ascending for another load. It was propelled by power, and was in use continuously during working hours. The framework around the elevator was stayed by cross-braces 8 to 10 feet apart. Wheelbarrows were placed in the elevator from the north and south sides, which were open and unprotected. The employees of Rocheford & Gould were supplied with water from a bucket which was placed in the shade of the elevator, and at the time of the injury complained of—the afternoon of July 23—the bucket was on a rock some 6 or 8 feet north of the orner of the hoist, and perhaps a little to the west. The carpenters who were at work on the reservoir were supplied with water by men or boys sent around among them for that purpose by Armour's forman. The afternoon of the injury was very warm and the metarbour or the reservoir warm and the metarbour or the reservoir was the metarbour or the reservoir was the reservoir warm. forman. The afternoon of the injury was very warm, and the waterboys, as they were called, did not come around as frequently as desired among the carpenters to supply their thirst. Consequently, as appears from plaintiff's testimony, some of the carpenters went over to the bucket in the shade of the elevator to get water. It appears that he was flooring along on the southwest portion of the reservoir and not very far distant from the elevator immediately before the injury. He also claimed that the carpenters while at work would sometimes saw off ends of the boards, which would fall three or four fret west from the floor of the reservoir, and that they would from time to time pick up these pieces of plank for the purpose of patching out the floor. There is also some evidence tending to show that they would sometimes lay their planes, squares and other tools on the ground immediately west of the reservoir and within a few feet thereof. At the trial of this case in the court below plaintiff testified that he stepped from the floor of the

reservoir to pick up a piece of plank which had been sawed off, and that when he came near to the piece of plank he noticed the water bucket on the rock and went there to get a drink, and that while he was drinking some heavy weight fell on his head, rendering him senseless and inflicting a severe, if not a permanent, injury upon him. Other witnesses who saw the injury agree that plaintiff was standing withis back to the elevator hoist, drinking, and that an empty wheelbarrow, which was ascending in the elevator, caught its handle on one of the cross-braces of the elevator and was hurled down upon him.

There was evidence offered on the part of the def indants tending to show that plaintiff, immediately before the injury, was at work a considerable distance from the elevator, on the floor of the reservoir, and before the injury, was at work a considerable distance from the elevator, on the noor of the reservatr, and that he came by one of the defondants' men on his way to the water bucket and was remonstrated with for interfering with the brickmasons by going over their work to the water bucket. One of the defendants' brickmasons testified that plaintiff asked him for permission to go and get a drink from the bucket, and that he told plaintiff he might do so, but to look out for the elevator and not stand in front of it, as it was dangerous. Defendants also showed that on each of two former trials of this case in the court below the plaintif testified in his own behalf and made no claim that he went in search of boards or tools at the time of his injury, but that at each of the former hearings he alleged that he saw the water bucket on the stone and went there because he was thirsty and because the waterboys did not come around as often as they should to supply the carpenters. Defendants evidence also tended to show that there were no pieces of boards or tools of the carpenters anywhere near the elevator. The evidence, however, was disputed. The court, after the testimony was all in, directed a verdict for the defendants, and plaintiff brings the cause here on error.

RICE V. EUREKA PAPER CO.

COURT OF APPEALS, NEW YORK, APRIL, 1903.

Master and servant—Risk of employment—Continuing employment after promise to repair defective machinery.—Where it appeared that an employee at a rag cutter in defendant's paper mill knew that the machine was defective and complained to an officer of the company and threatened to quit work unless the defect was remedied, and the officer at the close of the week promised to repair the machine during the fore part of the following week, and the employee continued to work the following week, relying on the promise, and was injured on Wednesday, he did not assume the risk of injury and the company was liable.

Promise to repair within a reasonable time.—The promise to repair the machinery during the fore

roomse to repair within a reasonable time.—Ine promise to repair the machinery during the safe part of next week was a promise to repair within a reasonable time.

WERNER, Y.—This action is brought to recover damages for injuries sustained by plaintiff through defendant's alleged negligence. The fact which for the purposes of this appeal must be taken as true are briefly as follows: In April, 1900, and for a number of years prior thereto, the defendant was engaged in the manufacture of paper in its mill located at Oswego Falls, N. Y. As part of its equipment it had a machine known as a "rag-cutter," which was on the second floor of the mill, almost directly over the main power shaft, which extended through the first story of the building, near the ceiling. This rag cutter, roughly described consisted of a feat-table about three feet long, one end of which connected with a learner. roughly described, consisted of a feed-table about three feet long, one end of which connected with a large, slowly revolving cylinder, with teeth or spikes upon its circumference. Underneath this cylinder was a salowy revolving cylinder, with teeth or spikes upon its circumference. Underneant hits cylinder was a stationary plate, and behind this an arrangement of rapidly revolving knives. The rags, rope and other materials to be cut up were fed into the machine by the operator, who stood at the end of the feed table. As this material reached the spiked cylinder it was drawn in and subjected to pressure, which brought it into contact with the knives, where it was cut into small fragments. Near the end of the axle or shaft of this machine, but beyond the reach of the operator when standing at his position in front of the feed table, were two nullers—one tight the other losse and both covered by a boy. On the power shaft in the lower were two pulleys—one tight, the other loose, and both covered by a box. On the power shaft in the lower story there were also two pulleys similarly arranged. These two sets of pulleys were connected by a belt, which, when on the tight pulleys, transmitted the power from the main shaft to a rag cutter and set it in motion. The only way i which this machine could be stopped in the room where it was located was to lift the cover or box from the pulleys on the machine's axle and with a stick to guide the belt from the tight motion. I he only way 1 which this machine could be stopped in the room where it was located was to his the cover or box from the pulleys on the machine's axle and with a stick to guide the belt from the tight pulley to the loose one; and in starting the machine this process was, of course, reversed. If the power was to be shut off at the main shaft, that was done on the floor below, by means of a longer stick, with which the belt was shifted to the loose pulley on the power shaft. Beyond these convivances there were no means by which the machine could be stopped when the power shaft was in operation. Belt shifters and belt tighteners were then in common use in other mills upon muchines of this character, and by their use an operator could, without leaving his position, stop his machine almost instantly. Defendant then had in its mill a belt tightener, which had been made for this machine, but which, for some unexplained reason, had not been used. On the fourth day of April, 1900, while the plaintift was engaged in feeding this machine, his right hand became entangled in a mesh of string, and was being drawn slowly towards the spike cylinder. In attempting to disengage it the other hand was also caught in the mesh, and both were drawn to the cylinder and upon the knives, where they were so mangled that the right hand was uverify destroyed and the left one was annihilated with the exception of a small portion of the palm and a single finger. At this time the plaintiff had been employed by the defendant for nearly eighteen months, and had been operating this machine for over a year. He was forty years of age, ordinarily bright, and fully understood the construction and operation of this machine. He knew that a belt tightener had been made for it, but not used, and he was aware of the danger incident to the operation of the machine without either a belt shifter or a belt tightener. This is clearly established by his testimony to the effect that, on the Savurday night preceding the Wednesday on which he was injured

KEARINES v. CULLEN.

SUPREME JUDICIAL COURT, MASSACHUSETTS, MAY, 1903.

Landlord and tenant—Agreement to repair.—In the absence of an agreement, either express or implied, a landlord is under no obligation to keep premises demised to a tenant in repair.

Agent repairing step that caused injury, no admission of landlord's liability.—The act of an agent having charge of a landlord's property of repairing a step that had caused an injury to a tenant cannot be

taken as an admission by the landlord of liability, or that at the time of the injury he retained possession of the step, when it was not shown that the agent acted under the authority or direction of the landlord.

Voluntary repairs by landlord—Voluntary repairs by a landlord after an accident to a tenant of demised premises is not an admission of the landlord's liability.

Entrance step to tenement defective.—Where a tenant was entering the doorway of a double tenement house divided by a partition, and each part having its own entrance, the step that was used in common by the tenants of both houses turned over, and the tenant was injured, the landlord was not liable.

common by the tenants of both houses turned over, and the tenant was ir jured, the landlord was not liable.

BRALEY, Y.—This is an action of tort for personal injuries suffered by the plaintiff by reason of the giving away of an alleged defective step leading to a tenement in the building owned by the defendant, and hired and occupied at the time by the plaintiff s husband. This building was a dwelling house one story and a half in height, divided into two tenements by a partition through the center, with a front door to each. These doors were adjoining, but were separated by the partition. The thresholds of the doors, being some twelve inches above the ground level, were approached by a step or tread, which was six inches above the level, and consisted of a single plank raised on blocks at each end and extending in front of both doors. There was no rail or other division of the step corresponding with the line of partition. While using the step which led to her tenement, "the whole step came out and turned right over," and the plaintiff received the injury complained of. the plaintiff received the injury complained of.

LOOMIS v. HOLLISTER.

SUPREME COURT OF ERRORS, CONNECTICUT, JULY, 1903.

Master and servant-Scope of employment-Driver deviating from route directed by employer and leaving horses that ran away and collided with a wagon.

Where it appeared that a servant was employed to deliver ice over a route covering several miles and to drive back to the stables, and was shown the specific route to take, and while returning to the stables, he drove out of the prescribed route to the extent of about half a mile for the purpose of stopping at the post office to get his own mail, and left the team unhitched, and the team ran away and struck the wagon of plaintiff, who was injuried, the servant was acting within the scope of his employment, and the master was liable for plaintiff's injuries.

Instruction.—An instruction that the master would not be liable "where there is not merely a deviation, but a total departure from the course of the master's business, so that the servant may be said to be on a frolic of his own," is not open to the claim that the jury might be misled into believing that the court intended to say that no deviation on business of the servant could become a total departure unless that

business were of a hilarious nature.

business were of a hilarious nature.

On August II, 1890, a heavy ice cart, drawn by a pair of horses, being the property of the defendant, collided with a wagon in which the piaintif was seated, whereby she was thrown upon the ground and received the injuries complained of. The defendant's team was in charge of his servant, named Beebe. The following facts were claimed by the parties to have been proved: The defendant had employed Beebe the preceding May. His daily duties were, early in the morning to take the defendant's team and deliver ice over a route covering several miles, and drive the horses back to the defendant's stable. Upon returning to the stables his duties ended for the day, until six o'clock, when he would ordinarily fred the horses. When Beebe was first employed, in May, the defendant when about with him in the peddling of ice and showed him the specific route to take. On the day in question Beebe started with the team from the stables at an early hour; in the morning and was returning to the stables after making the last delivery of ice, on at an early bour in the morning, and was returning to the s'ables after making the last delivery of ice, on the natural route home, and the one specifically prescribed for him by the defendant; but instead of continuing on this route he took a roundabout and longer route for the purpose of stopping at the post office, leaving the horses unhitched and unattended. It was then about 1.30 P. M. The horses had not been fed for seven hours, and were left standing headed towards the stables, which were about a quarter of a mile distant. While Beebe was in the post office the horses started for home, ran against the wagon of the plaintiff and so caused her injury.

JACKSON v. MERCHANTS AND MINERS' TRANSP. CO.

SUPREME COURT, GEORGIA, AUGUST, 1903.

Master and servant-Safe place to work-Employee in hold of ship struck by trucks falling down hatchway.

I. It is the duty of the master to provide for his servant a reasonably safe place in which to work, and to that end he is bound to make reasonable provision for the protection of the servant against dangers to which he is exposed while engaged in the work he is employed to perform. For a failure to discharge such duty the master is liable to the servant for injuries caused thereby, and this is true though the injuries result from the concurrent negligence of the master and a fellow-servant of the one injured, where the injury could not have been sustained but for the failure of the master to perform such duty.

* * O The petition alleged, in substance, that plaintiff was an employee of defendant, and at the time of receiving the injury, about seven o'clock A. M., was engaged in the hold of one of defendant's ships, assisting in storing away lumber; that immediately above the place where he was at work, was an open hatchway, through which lumber and other freight was being loaded into the ship; that the hatchway was open at the time, so that it was possible for trucks and other heavy objects to fall or drop through it from above upon plaintiff and injure him, unless some person were stationed at the hatchway to give warning to observe the place where relaintiff was at work a refer bear it. soove upon plainting and injure him, unless some person were standard at the natchway to give warning to plaintiff or to prevent it; that, in order to render the place where plaintiff was at work a safe place, it was necessary that a hatch tender should be stationed at the hatchway; that it was the custom of detendant to have a hatch tender there to protect its employees engaged as plaintiff was; that all these facts were known to defendant at the time plaintiff was at work and injured he was under the belief that there was a hatch tender above him, at the open hatchway, and he was relying upon the custom of defendant to have a hatch tender there; that it was the duty of defendant to provide a safe place for a plaintiff to profess the duties in which he was engaged and to use the process referring to make place for plaintiff to perform the duties in which he was engaged, and to use the proper safeguards to make the place where he was at work safe from dangers to which he might be exposed while performing his duty; that defendant failed to have a batch tender at the hatchway immediately above the plaintiff upon the occasion when he was hurt, and in consequence of such negligence on defendant's part a pair of heavy trucks

were thrown or dropped down through the hatchway by someone from above, without warning to plaintiff, and fell heavily upon his foot, breaking three of the bones thereof and otherwise mangling it; that the failure of defendant to have a hatch tender at the hatchway when the trucks fell upon plaintiff was unknown to him at the time; that plaintiff was exercising all ordinary and reasonable care at the time. The effects of the injury, the age and earning capacity of the plaintiff at the time, were also alleged.

Upon the friai the evidence admitted in behalf of the plaintiff tended to show that he had been at work all night in the hold of one of defendant's vessels, assisting in storing lumber; that about seven o'clock next morning, without any warning to him, a pair of heavy trucks were thrown by an emp'oyee of defendant down through the hatchway immediately under which plaintiff was at work, falling upon and injuring him as alleged in the petition; that at this time no hatch tender was at the hatchway; that it was customary for defendant to have a hatch tender there all the time, whose duty it was to give warning to the workmen for defendant to have a hatch tender there all the time, whose duty it was to give warning to the workmen below when freight was about to be loaded through the hatchway; that a hatch tender had been at the hatchway all during the previous night, "singing out" and giving such warnings; that just before the trucks were thrown down the hatchway, the foreman of all the employees engaged in loading the vessel blew, as was customary, a "mouth whistle" ou on the dock, as a signal for the hands to quit work for breakfast, and that thereupon the hatch tender left his place of duty at the hatchway and was not there when the trucks were thrown down; that plaintiff did not know of the custom to quit work when the whistle blew: that, on account of the noise being made on the iron deck above and in the hold while the ship was blew; that, on account of the noise being made on the iron deck above and in the hold while the ship was being loaded, the whistle could not be heard in the hold where plaintiff was, and he did not hear it, and did not know that the hatch tender had left the hatchway, but thought he was still there; that plaintiff could not see what was going on above him; that it was customary for those at work in the hold to quit work for breakfast when the trucks above stopped. There was evidence as to plaintiff's age, earning capacity, expectancy, his injuries, etc.

INCREASING LONGEVITY.

There seems to be no doubt that the average age of mankind, at least in civilized countries, is gradually increasing. The scriptural limit of three score years and ten has long been passed, the healthy man of seventy being so frequently at the height of his mental powers as no longer to excite comment. Men not only live longer, but they live better than they did a few generations ago. The comforts and luxuries of an advanced civilization, the discoveries in medical science, the better knowledge of hygienic principles, the diffusion of wealth and the extension of education are the principal elements which have contributed to the increased longevity of our time. But long life is not always an unmixed blessing. The old man or the man who has passed middle age is apt to have a hard struggle in these strenuous days, unless he is so fortunate as to have saved a fortune or a competence during his more productive years. There are few sadder sights than the man who is crowded out of his place in the struggle for existence by younger and more vigorous competitors, while he is still in full possession of his faculties and still willing and anxious to work. But in many respects this is the day of the young man. He it is who is in demand, not only for such positions as particularly require strength and energy, but even for places of responsibility where judgment, executive ability and special knowledge are the chief requisites for success. In business, in the profession and in the great corporations, the younger men are coming more and more to the front and the older men must make way for them. This is as inexorable as the processes of evolution, and it carries with it a lesson which no young man can afford to ignore. In time of prosperity prepare for adversity. No man's future is absolutely secure and no prudent man neglects to provide for the years to come when his earning powers must decline. When he has a family dependent upon him this duty becomes still more imperative and there is but one sure and safe way to do it. To save and invest as large a proportion of one's income as possible will provide for the lean years to come, unless one of two things happens. Death may come before it has been possible to accumulate a substantial sum, or the accumulation of years may be swept away through unfortunate investments. But, fortunately, both of these contingencies may be provided against. Life insurance has robbed death of half its terrors by making it possible to secure an estate as soon as the first premium is paid, and in a good company there is no possiblity of loss through ill-considered invesments. A policy in such a company gives security to the young man and assures a competency to the old man. It provides for every necessity through its various forms of life and endowment policies and annuities, and it solves the anxious problems which confront every thoughtful and prudent man.

RETIRED AMERICAN LIFE INSURANCE COMPANIES.

NAME OF COMPANY. -Alabama Gold Life, Mobile; failed.
-Alabama Mutual, Selma; failed.
-Aliance Mutual, Leavenworth; capital \$100,000; retired Philadelphia; capital, \$500,000; failed. American Life and Accident, New Orleans; reinsured in Life Insurance Company of Virginia. Virginia.

1872-American Mutual, New Haven; reinsured in American Life and Trust.

1875-American National Life and Trust, New Haven; capital, \$100,000; failed.

1871-American Popular, New York; capital, \$284,500; failed.

1871-American Tontine, New York; reinsured in Empire Mutual

1881-American Union, New York; reinsured in Security Trust and Life.

1872-Amicable, New York; capital \$120,000; reinsured in Guardian Mutual.

1873-Anchor, Jersey City; capital, \$120,000; failed. failed. -Asbury, New York; capital, \$180,000; failed. -Atlantic Mutual, Albany; capital, \$110,000; failed. 1901—Atlantic Mutual, Greenfield, Mass.; nein-sured in Boston Mutual Life. 1802—Atlas, Indianapolis; capital, \$100,000; rein-sured in Fidelity Mutual. 1872—Atlas, St. Louis; reinsured in St. Louis Mu-tual. 1877-Baltimore, Maryland; reinsured in Equitable.

-Ben Franklin, New York; reinsured in United States.
-Brooklyn Life, New York; reinsured in Equitable of New York.
-Brotherhood Reserve Life, Des Moines; retired,

-California Mutual, San Francisco; reinsured in Republic.

-Carolina, Memphis; reinsured in Southern Life, Memphis.

-Central Life and Accident, Newark; reinsured in New York Life.

-Central Life of Missouri, St. Louis; reinsured in Metropolitan Life of New York.

-Charter Oak, Hartford; capital, \$300,000; failed. failed. Chicago, Chicago; failed.
-Chicago Life, Des Moines; reinsured in Des Moines Life. Chicago Mutual, Chicago; reinsured in Union Mutual. Mutual. Cincinnati; reinsured in Cincinnati Mutual, Cincinnati; reinsured in Union Central. (Cincinnati; reinsured in Columbia Mutual, Providence; capital, \$100,000; reinsured in Commercial Alliance. Columbia, St. Louis; failed. (Commercial Alliance, New York, capital, \$200,000; failed; William T. Gilbert, receiver. \$300,000; failed; William T. Gilbert, receiver.

1878—Commonwealth, New York, capital \$128,500; reinsured in New Jersey Mutual.

1887—Continental, Hartford; capital, \$300,000; failed.

1878—Cotton States, Macon, retired.

1889—Cotton States, Macon, retired.

1899—Covenant Mutual, St. Louis; capital, \$100,000; reinsured in Metropolitan of New York.

1879—Craftsmens, New York; reinsured in Hope Mutual; capital, \$200,000.

1879—Delaware Mutual, Wilmington; reinsured in National Life of the U. S.

1879—De Soto, St. Louis; reinsured in Republic.

1888—Diamond State Mutual, Wilmington; dissolved by mutual consent of policyholders.

1889—Eagle, Chicago; reinsured in Great Western, of Chicago.

1889—Eagle Life and Health, Jersey City; reinsured in Knickerbocker.

1879—Eastern Mutual Life, Camden; retired.

1879—Eastern Mutual Life, Camden; retired.

1879—Ecetic, New York; capital, \$180,000; closed at suit of stockholders. ceiver.

Retired. NAME OF COMPANY. 1902—Economic, Wilmington, Del; reinsured in Metropolitan Life, New York. 1873—Economical, Providence; reinsured in Re-public; capital, \$100,000. 1969—Empire Mutual, Chicago; reinsured in International.

1872—Empire Mutual, New York; capital, \$100,-000; reinsured in Continental, New York.

1872—Empire State, Watertown; capital, \$100,000; reinsured in Life Association.

1883—Equitable Life and Trust, Philadelphia; reinsured in Æbtna.

1872—Excelsior, New York; capital, \$125,000; reinsured in National Life of the U. S.

1871—Farmers and Mechanics, New York; capital, \$100,000; failed.

1882—Franklin, Indianapolis; retired.

1883—General Life and Accident Mutual, New-ark. national. ark. Georgia Mutual, Macon; reinsured in Cotton State German Mutual, Cincinnati. Government Security, New York; capital, \$100,000; reinsured in North America.
Globe Life and Trust, Philadelphia.
Globe Mutual, New York; capital \$100,000; failed.
Great Western, Chicago; reinsured in Republic 1870--Great public.
Great Western, Chicago; reinsured in Republic.
Great Western, New York; capital, \$100,000; failed. Greenborough Mutual, Greenborough; failed.
Guardian Mutual, New York; capital \$100,000; failed. 1873 900; failed.
1872—Hahneman, Cleveland; capital, \$200,000; reinsured in Republic.
1874—Hand-in-Hand, Philadelphia; wound up.
1873—Hercules, New York; capital, \$150,000; failed.
1882—Home, Salt Lake City; retired.
1871—Home Mutual, Cincinnati.
1880—Homestead Bank and Life, Pittsburg; failed.
1890—Homestead, Cincinnati; capital, \$100,000.
1890—Homestead Building and Loan, Indianapolis; 1890—Homestead Building and Loan, Indianapolis; retired.

1887—Homocopathic Mutual, New York; retired.

1872—Hope Mutual, New York; capital, \$215,500; reinsured in New Jersey Mutual.

1858—Hope Mutual, Stamford; failed.

1858—Imperial, Detroit; capital, \$118,000; reinsured in National of Hartford.

1899—Indiana Life, Indianapolis, Ind.; capital, \$100,000; consolidated with American Central. tral 1882—Industrial, Mobile; retired. 1882—Industrial Life and Accident. Baltimore: re-1894—Industrial Mutual, Minneapolis; retired. 1878—International, Chicago; reinsured in Universal.

1872—International, Jersey City; capital \$166,225; reinsured in United States.

1900—Iowa Life, Sioux City; capital, \$100,000; consolidated with National Life, U. S. of A.

1889—Iowa Mutual, Cedar Rapids; retired.

1876—Iron City, Pittsburg.

1888—Jefferson, Cincinnati; reinsured in Ohio Life and Trust.

1903—Kansas Mutual Life, Topeka; reinsured in Illinois Life.

1903—Kansas Union Life, Topeka; capital, \$100,000; reinsured in National of U. S. of A.

1867—Kentucky Mutual, Covington; failed.

1856—Kentucky Mutual, Louisville.

1870—Keystone Mutual, Harrisburg; failed. versal.

1870—Laboringmans, Kewanee; failed.
1878—Life Association of America, St. Louis; failed.
1899—Life Insurance Clearing Company, St. Paul; capital, \$100,000; reinsured in Security T. and L.
1869—Lincoln, Chicago.
1861—Louisiana Equitable Life, New Orleans;

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When
Retired. NAME OF COMPANY.

1869—Masonic Orphans Home, Nashville; reinsured in Nashville Life.

1878—Massachusetts Hospital, Boston; retired.

1876—Merchants and Planters, New Orleans; failed.

1875—Merchants, New York; reinsured in Globe.

1875—Minnesota Mutual, St. Paul; reinsured in Northwestern Mutual.

1874—Mississippi Valley, Louisville; reinsured in St. Louis Mutual, St. Louis; reinsured in Mound City.

1879—Missouri Walley, Leavenworth; capital, $100,000; retired.

1889—Mobile, Mobile, Ala.; liquidated.

1876—Mound City, St. Louis; changed name to St. Louis Life.

1876—Mutual, Baltimore; reinsured in Union Mut.

1876—Mutual, Chicago; failed.

1876—Mutual, Chicago; failed.

1878—Mutual Life and Accident, Williamsport, Pa.

1897—Mutual Life and Accident, Williamsport, Pa.

1897—Mutual Life and Trust, Des Moines; reinsured in Central Life of Des Moines.

1902—Mutual Life, Louisville, Ky.; capital, $100,000; reinsured in Reserve.

1876—Mutual Protection, New York; capital, $100,000; reinsured in Reserve.

1876—Mathal Protection, Philadelphia, Pa.

1876—Nashville, Mutual Protection, Nashville; failed.
            When
                                                                                                                                                                                                                                                                                                                                                                                                                                                              Retired.
                                                                                                                                                                                                                                                                                                                                                                                                                                                                1895
       1855—Nashville
failed.
                                                                                                                                                    Mutual Protection, Nashville;
   failed.

1874—National, Chicago; failed.

1873—National, Life, Elizabeth.

1873—National, New York; capital, $150,000; closed at suit of stockholders.

1873—National Capital, Washington; capital, $150,000; reinsured in Penn Mutual.

1866—National Life and Health, Kalamazoo; failed.

1903—National Life and Trust, Des Moines; capital, $100,000; reinsured in National of U. S. of A.

1896—National Life and Trust, New Haven.

1853—National Safety and Trust, Philadelphia; failed.
                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           lumbia.
       failed.
1890—Natural Premium Life Society, New Orleans;
 1890—Natural Premium Life Society, New Orleans; liquidated.

1877—New Jersey Mutual, Newark; capital, $100,-000; failed.

1813—New York Mechanica Life, New York.

1872—New York State, Syracuse; capital, $120,000; reinsured in Guardian Mutual.

1874—North America, New York; failed.

1875—North America, Philadelphia; reinsured in Penn Mutual Life.

1853—North American Mutual. Life and Health, Philadelphia; reinsured in Æltna.

1862—North Carolina State; reinsured in Life Insurance Company of Virginia.

1894—North Eastern Life, Manchester, N. H.; capital, $25,000; retired.

1903—Northern Central, Toledo, Ohio; reinsured in Pittsburg Life and Trust.

Northern Central Life, Des Moines; reinsured in Pittsburg Life and Trust, August, 1903.

1903—Northwestern Life and Savings, Des Moines, capital $100,000; reinsured in Northwestern National.
                                                                liquidated.
                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             tired.
                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           failed.
                                                                     National.
   National.

1865—Northwestern Mutual Life, Chicago.

1867—Odd Fellows Life and Trust, Philadelphia, Pa.

1887—Ohio Life and Trust, Cincinnati, O.; failed.

1875—Ohio Life, Cleveland, O.

1872—Peabody, New York; reinsured in Farmers and Mechanics.

1866—Penninsular Mutual Life, Detroit, Mich.

1893—Peoples Industrial, Norwich, Conn.; capital, $100,000; reinsured in Metropolitan.

1852—Philadelphia, Philadelphia; retired.

1851—Phænix, St. Louis; reinsured in New York Life.
                                                                                                                                                                                                                                                                                                                                                                                                                                                                  1889
     Lite.
1880—Piedmont and Arlington, Richmond; capital, $200,000; failed.
1873—Policyholders Life and Tontine, Charleston; reinsured in Life Association.
1877—Protection, Chicago; failed.
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Retired.

NAME OF COMPANY.

1887—Provident, Chicago; reinsured in Ragle.

1887—Provident, Minneapolis; retired.

1888—Provident Fund Laie and Trust, New York; capital, $200,000; dissolved.

1887—Provident Life and Investment, Chicago, III.

1901—Provident Life, Wheeling, W. Va.; reinsured in Metropolitan Life of New York.

1870—Provident Mutual Life, Charleston, S. C.

1871—Putnam Life, Putnam, Conn.

1875—Republic, Chicago; capital, $128,200; failed.

1873—Reserve, New York; capital, $128,200; failed.

1875—Safety Deposit, Chicago; reinsured in Mutual of Chicago.

1875—Security Life and Annuity, New York; capital, $100,000; failed.

1902—Security Life and Savings, Des Moines; capital, $100,000; reinsured in National Life and Trust.
                                                                                          NAME OF COMPANY.
                           and Trust.

Southern Industrial, New Orleans; capital $100,000; amalgamated with American L. and A., New Orleans.

Southern Mutual, Athens; reinsured in Southern Mutual of Columbus, S. C.

Southern Mutual, Columbia, S. C.; failed.

Southern Mutual, Columbia, S. C.; failed.

Southern Mutual, New Orleans; reinsured in U. S. Life and Trust, Philadelphia.

Southern Mutual Life and Trust, Mobile; reinsured in New York Life.

Spring Garden, Philadelphia; reinsured in New York Life.

Standard, New York; capital, $125,000; reinsured in Government Security.

St. Louis Life, St. Louis; reinsured in Columbia.
                               St. Louis, Mutual, St. Louis; capital, $100,-
000; reinsured in Mound City.
-Star Life, Grafton, W. Va.; reinsured in
Provident Life.
  Provident Life.
1896—State, Philadelphia; capital, $100,000; ceased life business.
1902—Sun Life, Louisville; capital, $200,000; reinsured in Metropolitan Life.
1886—Susquehanna Mutual, Harrisburgh; reinsured in American of Philadelphia.
1876—Teutonia, Chicago; capital, $200,000; failed.
1876—Texas Mutual, Galveston; reinsured in Alabama Gold Life.
1884—Toledo Mutual, Toledo; capital, $120,000; retired.
 tired.

1862—Trenton Mutual, Trenton; failed.

1840—Union Assurance, New York; failed.

1840—Union Life, Omaha, Neb.; reinsured in Royal Union.

1870—United Fire, Life and Marine, Covington, Ky.

1871—United Security, Philadelphia; capital, $100,000; reinsured in Penn Mutual.

1888—United States, Lafayette; failed.

1881—United States Annuity and Life, Hartford; failed.

1897—United States Industrial Ins. Co., Newark, N. J.; risks transferred to the Metropolitan Life Ins. Co. of New York.

1862—United States Life and Trust, Philadelphia; failed.
    1869-United States Mutual Life and Casualty,
Trenton, N. J.
1877-Universal, New York; capital, $200,000;
   1900—Vermont Life, Burlington, Vt.; capital, $100,-
000; reinsured in Metropolitan of New
York.
    1862—Western, Cincinnati; reinsured in Cincinnati
Mutual.
                                 -Western Mutual, St. Louis; reinsured in
                               -Western Mutual, St. Louis; reinsured in Commonwealth.
-Western New York, Batavia; capital, $128, 000; falled.
-Widows and Orphans, St. Louis; reinsured in Life Association.
-Widows and Orphans Fund, Nashville;
 failed.

1871—Widows and Orphans Benefit, New York; capital, $200,000; failed.

1878—Wilmington, Wilmington; reinsured in Life Insurance Company of Virginia.

1878—World Mutual, New York; failed.
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RETIRED AMERICAN MISCELLANEOUS INSURANCE COMPANIES.

Retired NAME OF COMPANY. -Etna Live Stock, Cincinnati, O. -Ætna Live Stock, Hartford. -Etna Mutual Accident, Streator, Ill. American Casualty Insurance and Security Company, Baltimore, Md. American Employers Liability, Jersey City, -American Life and Accident, New Orleans.
-American Live Stock, St. Paul.
-American Steam Boiler, New York.
-American Title and Insurance Company, 1291 -Central Live Stock, Indianapolis. Chicago Loan and Trust Company, Chicago. Colorado Live Stock, Loveland, Col. -Delaware Surety Company, Dover, Delaware, 1996 dissolved. Equitable Accident, Denver, Col. Farmers Mutual Protective Association, **Farmers** Plankinton Fiankinton.
Federal Surety Company, Chicago; merged with Union Surety Company, Indianapolis.
Fidelity, New York.
Frankfort-American, New York; retired.
Guarantee and Accident Lloyds, New York.
Gaarantee Bond and Accident Company, 1902 Indianapolis. Guarantors Liability Indemnity Company, Philadelphia. Guarantors of Pennsylvania, Philadelphia; reinsured in Guarantors Liability Indemreinsured in Guarantors Liability Indemnity Company.

1876—Hartford Accident, Hartford.

1885—Home Plate Glass, Washington, D. C.

1885—Lone Plate Glass, Washington, D. C.

1887—Legal Surety Company, New York.

1978—Long Island Title Guarantee Company,
Brooklyn, absorbed by United States Title
Guarantee and Indemnity Company.

1887—Mercantile Credit Guarantee, New York.

1882—Missouri, Kansas and Texas Trust Company,
Kansas City; reinsured in National Surety
of Kansas City.

Retired. NAME OF COMPANY. 1839—Metropolitan Accident, Chicago; absorbed by
Continental Casualty. -National Benefit and Casualty Insurance Company, Milwaukee, Wia. -National Credit Insurance Company, Minneapolis. ational Indemnity & Investment, Balti-more; reinsured in General Accident of Perth. 1901-National Perth.

1897—National Surety, Kansas City.

1897—New England Burglary, Boston.

1836—New Jersey Title and Abstract Company,
Jersey City.

1867—New York Accidental, New York.

1835—Northwestern Live Stock, Des Moines, Ia.

1839—Peoples Mutual Live Stock, Philadelphia, Pa.

1902—Peoples Realty Company, New York, absorbed by United States Title Guarantee and Trust Company.

1892—Pennsylvania Boiler Insurance Company,
Philadelphia.

1836—Providence Mutual Steam Boiler, Providence, Providence Mutual Steam Boiler, Providence, -Railway Passenger, Hartford. -Red River Valley Mutual Hail, Walpetor, N. D. -Rhode Island Mutual Live Stock, Providence. 1897-Rochester Title Insurance Company, Rochester.

1902—St. Louis Trust Company and Union Trust Company of St. Louis, consolidated.

1832—St. Paul German Accident, St. Paul.

1839—Southern Live Stock, Atlanta, Ga.

1867—Travelers, Providence.

1903—Union Accident Stock Company, Denver.

1903—Union Casualty and Guaranty, Philadelphia,

1867—United States Accident, Syracuse.

1869—United States Casualty, Trenton, N. J.

1894—United States Credit System, Newark.

1902—Universal Casualty, Milwaukee; failed.

1890—Western Horse and Cattle, Omaha.

1900—Western Insurance Company Aurora, Ill. ter.

COMPANIES IN THE HANDS OF RECEIVERS.

The following is a list of life insurance companies in the United States in process of winding up with the name of receiver or other persons in charge.

ALABAMA.

Alabama Gold Life, Mobile; A. P. Bush, Receiver.

Mutual Life, Indianapolis; Union Trust Company of Indianapolis, Receiver.

Missouri Valley Life, Leavenworth; E. W. Snider, Receiver.

NEW JERSEY.

New Jersey Mutual Life, Newark; Frederic W. Stevens, Attorney for Receiver.

NEW YORK.

Asbury Life, New York; A. V. Stout, Receiver, 271
Broadway (appointed October 7, 1874).
Commercial Alliance, New York; Wm. T. Gilbert,
Receiver, 22 Liberty street.
Security Life, New York.

CAMADA.

Globe Mutual Life, New York, U. S. A.; W. C. Wells, Montreal, Assignee for Canadian policyholders.

Casualty and Miscellaneous In

DIVIDENDS OF AMERICAN CASUALTY AND MISCELLANE

	nid up.	Par Value of Stock Per Share.	-0	1							
	772.700	<u> </u>	1879.	1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.
Ætna Indemnity, Hartford \$7		\$100	l	 	١		.	 	l	l	.
American Bonding, Baltimore § 11,0	000,000	50			••						
	100,000	10			•••	••		••	••	٠٠ ا	• • •
American Credit Indemnity, N. Y 1,0 American Fidelity, Montpelier 2	250,000	100	::	::	::	::	::	::	l ::	::	1::
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	25,000	10	١	l	••	٠٠.	٠٠	·:	••]	1 ':
	500,000	100	::		l ::	::	::	٠	1::		3
Casualty Co. of America, New York. 5	500,000	100	::	i ::	::	::	::	::	::		
	75,000	100							••		
Citizens Tr. & Gu., Park'b'g, W.Va.	350,000	100	1		l					l	
	500,000	100	l ::	::	: :	::	1::	1::	.: *	::	1 ::
	300,000	50	::	l ::	::	l ::	::	1 ::] ::
	50,000	150									
Federal Union Surety, Indianapolis 2	350,000	100			•••	••					.
Fidelity and Casualty, New York 5	500,000	100	l		۱	8	8	8	8	8	4
	000,000	50	1::	::	::			١	١		l
General Accident, Philadelphia	100,000	10			.						
	125,000	100		١			1	i •:	1	ا برا	ر: ا
Guarantee Co. of N. A., Montreal 3	304,600	50			4	5	6	6	6	6	6
Hartford Steam Boiler Inspec. & Ins. 5	500,000	50	10	10	10	10	9	10	10	10	5
Home Accident, Fordyce, Ark	50,000	ı i									
Lawyers Mortgage, New York2,5		100	١				i	۱			
	250,000	100		••	• • •	x	• • •	5	10	10	10
Maryland Casualty, Baltimore 7	750,000	25	l	•••	•••		••		٠٠.	!	••
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	10,000	50	۱		١						••
	500,000	100	١		••	••			••		••
	314,400	100	1	l ::	٠: ا	٠: ا	١٠:	l ::	-:	"	
New Dersey Flate Glass, Newark	,س	100		3	3	3	3	3	3	*	
	100,000	50	۱		۱				١	۱ ۱	••
North American Accident, Chicago *. 1	100,000	100		••	••					2	••
	200,000	100			••	• • •	••		••	••	••
	250,000 200,000	100 50	::	::	::	::	::	<i>x</i>	::	::	••
- Chinaya Caramana, Caramana - Ca	,	ا عد	١	١	''	١	١	١	**	۱ ا	••
Philadelphia Casualty, Philadelphia 3	900,000	100		 				••		۱ ا	••
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	300,000	100							١	۱ ا	
United States Fidelity, Baltimore 1,7	700,900	100									••
	250,000	100	•••	•••		•••	••	••	•••		••
U.S. Health & Acc. Ins. Co., Saginaw.	300,000	50	•••			••		••	•••		••

^{*} Reorganized as stock company in 1899.

SURANCE STOCKS AND DIVIDENDS.

ous Insurance Companies for Twenty-five Years.

DEM'D-	-Par	Cent.														Net Book Value of Stock Per \$100.
1888.	1 88 9.	1890.	1891.	1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.	1901.	1902.	1903.	January 1, 1904.
::	::	::		::		 :	 *		<i>x</i>		3	6	8		8	\$103.19 113.28 122.31
:: ::	::	::			*				::	::		9	14	10¾ I I-10	13	111.41
 6 	6	9	6 	 5 	8	8	 7 	 8 6	 8 8	<i>x</i> 8 	 8 	 8 8	 8 * 	8 8	8 x 4¾	165.99 179.98 103.24 148.48 139.46
			::	 	6	 6 	6 	6	 6 * 	 6 22¾ 	# 6 3 	 6 6 	 6 7% *	 6 10 6% *	\$ 6 10 10	122.57 139.80 139.65 174.28 108.68
 6	8	9 x 6	8 6	16 x 6	8 6	16 6	16 2¾ 6	16 8 2½ 6	18 8 21/6	20 10 8	20 13.8 <i>x</i> 	20 14 3¾ 8	22½ 121-5 5 8	25 14 5	15¾ 14 5	332.80 239.85 145.87 133.60 345.50
10 10	10	10 16	10 49	11 14 	12 16 	12 17	12 20	30 	12	12 20 x	16	16 x 10 12	16 10	12 10½ 10	12 10 5 16	243.60 160.00 160.70 199.10 212.10
6	12	14 4	16 4	16 6	16 6	16 6	16 6	16 6	18 x	20 5 x 6	20 10 6	20 10 6	20 10 6	10 10 7	10 8 10 	192.40 144.39 123.85 181.49
	7	 8	* 7	2 1/2 8	 7	 8	5 8 	10 8	10 8	10 13 	10 5.7 x	10 6 	10 6	10 6	10 6 	331.28 202.24 129.30 134.95 120.10
 	:: ::	:: ::	3	 :: ::	 26 6 	 6 3 	 6 6	 6 6	 6 	 6 6	 3.6	<i>x</i> 6 4	6 41%	 6 10	1 6 10 2	151.65 219.80 253.60 139.50
••	 	 *	:: :: ::	6	 6 	 6 	 6 	 x 6	 6 	 6 	 6 	 5 6 	 6 6 28	 7 6 16	 7 6 16	316.70 117.41 183.75 154.15

and 3 per cent on \$350,000. § On June 1, 1904, the capital stock was reduced to \$500,000 and the par value of where company is less than twenty-five years old.

FINANCIAL STANDING AND BUSINESS IN 1903 OF LIFE COMPANIES IN THE UNITED STATES. THE following tabulation shows the aggregate of life insurance business transacted in the United States for 1903, and the financial condition of the companies as of January 1, 1904. The figures are compiled from the sworn reports of the regular life insurance companies, made

to the various insurance departments, and are issued in advance of any State Department report:

Gain in Amount in Force in 1903.	\$ 12,002,866 1,464,688 734,200 2,524,500 -653,186	1,677,000 2,318,349 662,138 1,110,232 194,000	6 5,474,450 6 2,015,043 2,781,941 646,261 j 10,569,143 2,938,548	117,472,147 2,626,968 326,595 <i>j</i> 10,242,975 2,284,398	j 6,425,332 99,373 j 344,500 c 1,538,152 b 675,804 j 6,097,438	6,382,160 2,459,783 391,197
Whole Amount in Force Jan. 1, 1994.	\$ 225,765,843 7,571,955 2,155,425 11,594,847 22,245,145	6,911,500 50,756,778 5,851,650 4,353,786 194,000	6 2,754,200 6 2,630,959 23,526,066 166,504,486 7 21,743,690 18,080,654	1,409,918,742 21,148,031 4,590,208 7,100,340,547 26,387,192	j 98,531,468 1,916,045 j 344,500 c 73,386,547 b 2,873,146 j 69,410,582	96,5a6,136 7,760,335 a,033,897 a,135,100
New Business Paid for in 1903 (Includ- ing Revivals).	\$ 26,486,916 2,385,021 1,387,500 4,264,322 2,918,459	2,472,000 5,829,067 2,474,019 1,796,387 211,000	6 7,063,050 6 4,813,941 4.215,323 9,622,138 7 13,198,171 6,652,054	236,852,129 3,829,137 1,369,685 <i>j</i> 22,621,904 7,763,386	j 13,962,144 146,391 j 468,350 c 11,084,448 b 2,949,545 j 12,335,472	14,668,854 4,645,848 749,479 1,749,479
Total Dis- bursements in 1903.	\$ 7,694,548 170,297 52,900 211,794 639,863	139,386 1,939,701 119,398 93,245 17,450	152,824 675,437 8,233,434 660,920 403,906	49,493.011 449,903 96,567 2,282,308 778,941	3,866,247 51,318 12,164 2,382,976 2,429,653	1,256,189 276,493 59,646 101,986
Total Payments to Policy- holders in 1903.	\$, 504,726 44,497 11,788 60,849 356,709	22,276 1,463,057 60,286 15,769	356,873 6,646,891 267,220 186,016	34,949,672 258,397 13,561 1,146,073 331,071	2,570,622 34,238 1,000 1,650,036 1,548,348	763,097 91,685 20,513 24,158
Total Income in 1903.	8,507 11,681,778 363,376 392,321 780,807	244,411 2,898,610 225,824 160,158 36,629	382,030 1,021,147 8,262,171 838,575 922,000	73.718.331 923,666 109,304 3,466,686 1,056,136	5,656,396 68,920 30,652 2,533,411 3,435,529	2,084,315 575,142 70,435
Premiums Received in 1903.	8,896,453 341,892 83,023 366,394 727,727	2,310,438 2,310,438 216,566 150,649 7,320	251,156 801,314 5,325,082 722,383 750,129	58,637,890 760,217 95,846 3,145,652 972,697	4,172,164 38,764 15,652 2,397,398 2,747,783	1,158,275 547,764 56,161 11534
Surplus Jan. 1, 1904.	\$ 46,611,106 191,438 63,778 163,248 163,471	24,171 844,343 55,911 85,683 118,257	319,096 \$84,731 4,629,813 317,756 181,138	73,658,578 554,149 72,697 818,062 307,223	4,506,672 143,673 8,577 915,657 1,276,770	248,121 201,983 101,628 114,741
Total Admitted Assets, Jan. 1, 1904.	4 68,155,179 492,328 118,889 739,820	205,898 12,693,704 283,007 266,296 119,475	537,367 4,987,738 64,934,955 1,546,048 1,083,977	379,704,790 3,616,640 172,214 5,883,925 1,890,136	32,476,116 532,140 13,228 3,314,685 15,102,841	5,015,659 841,833 166,816 218,500
NAME AND LOCATION OF COMPANY.	Ætna Life, Hartford, Conn American Central, Indianapolis, Ind. American Life, Des Moites, Ia. Bankers of Nebraska, Lincoln. Bankers of New York	Bankers Reserve, Omaha, Neb. Berkshire, Pittsfield, Mass. Boston, Mutual, Boston, Mass. Central of U. S. A., Des Moines, Ia. Columbia Life, Cincinnati	Columbian National, Boston, Mass	Equitable, New York, N. Y Equitable of Iowa, Des Moines, Ia. Federal Life, Chicago, III. Fidelity Mutual, Philadelphia, Pa. Franklin Life, Springfield, III.	Germania, New York, N. Y. German Mutual, St. Louis, Mo. Guaranty Mutual, Davenport, Ia Hartford Life, Hartford, Conn Home of New York, N. Y.	Illinois Life Chicago, Ill. Inter-State of Indiana, Indianapolisa Inter-State of Tolia, Chicabat Ikanas City Life Kanas City, Mo- Ikanas City Life Kanas City, Mo-

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NAME AND LOCATION OF COMPANY.	Total Admitted Assets, Jan. 1, 1904.	Surplus Jan. 1, 1904.	Premiums Received in 1903.	Total Income in 1903.	Total - Payments to Policy-holders in 1903.	Total Dis- bursements in 1903.	New Business Paid for in 1903 (Includ- ing Revivals).	Whole Amount in Force Jan. 1, 1904.	Gain in Amount in Force in 1903.
Union Central, Cincinnati, O	\$ 38,630,328		\$ 6,667,073	8,804.971		\$ 4.314.207		\$ 197,040,899	
Union Mutual, Portland, Me United States, New York, N. Y	8,783,134				98,981,1 1,108,983	1,693,804		7.57,385,198	73,266,572 -1,530,369
Volunteer State Life, Chattanooga, Tenn. Washington, New York, N. V	242,918 . 16,963.886	240,681 639,160			. 4 E.	3,434,208	15,05	541,000 65,468,869	
Wisconsin Life, Madison	143,338				90,049	69,106	1,143,225	2,385,947	785,225
Industrial Companies. Baltimore Life, Baltimore, Md	755,099	241,030	596,472	626,844	223,074	508,566		c 1,139,292 6 7,770,477	6 313,258 6 636,717
Colonial, Jersey City, N. J	378,455	159,355	364,588	512,843	89.414	455,404	6 7.122.800	6 2.517.715	6.7
Equitable Industrial, Washington, D. C Home of Delaware, Wilmington, Del	124,953	118,578	95,425	99,343 51,453	24,401	36,944			
John Hancock, Boston, Mass	27,133,641	3,012,003	12,389,529	13.572,734	4.764.252	9,591,329	6 23.531,293		6 15,235,004 6 16,081,264
Life Insurance Co. of Virginia, Richmond, Va	1,565,414	329,873	1,509,463	1,569,529	486,863	1,334,344	6 2,178,278	6 24,503,483	1,101.432
Metropolitan, New York, N. Y	105,656,312	10,691,873	45,656,961	49,887,804	14.178,731	31,779,894	c 82,527,26a	6 1.050.875.827	20
Mutual of Baltimore, Baltimore, Md	328,444	41,743	188,158	203,054	86,440	168,420	168,420 1,815,548	3,734,553	425.773
Prudential, Newark, N. J	72,394,760	10,193,398	36,028,402	39,025,128	11,544,899	26,649,124	6 190,386,394	6 613,935,910	63.471.645
Western and Southern, Cincinnati, O	1,074,654	112,239	1,113,699	1,139,327	112'96e	809'896	c 1 2,944,500 6 14,161,533	c / 3,492,250 6 22,223,035	6 2,579,555
Aggregates year ending December 31, 1903	2,276,299,337	294.934.625	447,511,910	552,096,868	225,802,567	360,256 115	1,739,073,868	c 9,598,101,052 c 878.887,259 b 1.976,404,515 b 171,240,443	c 878.887,259 b 171,240,443
Increase during 1903	176,160,864	-707,729	40,151,447	47,666,707	26,065,280	39,398,099	c 143,164,801 b-13,674,066	: :	
Aggregates year ending December 31, 1902 }	2,100,138,473	295,632,354	407,360,463	504.430,161	199,737,287	320,858,016	320,858,016 (11,595,909,067	c 8.719,213,793 c 921,811,625 b 1,805,104,072 b 164,064,651	c 921,811,625 6 164,064,651
Aggregates year ending December 31, 1901	1,912,360,275	179,919,971	359,910,662	451,376,999	187,453,987	396,518,898	296,518,898 (1,378,777,515)	c 7,797,40a,168 c 703,831,469 b 1,641,099,421 b 169,811,392	6 703,831,469
Aggregates year ending December 31, 1900 }	1,748,700,859	254,873,524	324,698,890	401,050,935	168,667,039	267,230,331	6 566,037,048	6 7,093,570,699 6 595,753,494 6 1,468,046,966 6 174,169,808	6 595,753,494
Aggregates year ending December 31, 1899 }	1,600,704.913	33,551,368	993,217,399	365,918,265	160,203,555	250,550,760	590,817,993	6 6,497,309,405	6 798,831,580 183,560,107
6 Industrial husiness. c Ordinary business. d Includent #954 194 751 aury authorism on tunille and accountations on tunille and	uding accident branch. I thefuding 88,778 defacemulation on special forms of polities. (Ast 8 per cent. replace according to folding 120 for all other contracts are folding 120 for all other contracts are folding 120 for all other contracts to the folding 120 for all other contracts	nch. Includend	ding 08,778,051	accumulation of	inte standards.	and SHORI 123	for all other col	t. / Pakt for b	uniness only.

ANALYSIS OF THE ASSETS OF LIFE INSURANCE COMPANIES.

The following is a summary, analysis and classification of the various items comprising the admitted assets of life insurance companies reporting to the Insurance Department of New York State for thirty years ending January 1, 1904:

NUMBER OF COMPANIES.	Year.	Real Estate.	Bonds and Mortgages.	U. S. Stocks and Securities.	Other Stocks and Bonds.	Collateral Loans.	Premium Notes and Loans.	Cash in Office and in Bank.	Deferred and Unpaid Premiums.	All Other Assets.	Total Admitted Assets.	
3.8.8.9.9.9.9.9.9.9.9.9.9.9.9.9.9.9.9.9.	1875 1875 1876 1876 1878	\$18,344.944 22,638,380 29,203,942 31,637,322 42,803,658	\$210,111,319 219,705,750 217,880,263 201,149,705 189,127,804	\$21,786,486 23,094,714 30,421,142 38,428,613 41,901,008	\$43,477,392 50,835,116 55,284,762 62,361,577 70,913,489	\$5.947,628 5,810,666 6,181,891 6,248,525 4,911,306	\$54,819,923 49,115,257 41,394,358 32,886,287 29,095,755	\$13,876,976 14,574,268 12,605,928 9,814,261 12,478,128	\$10,857,510 8,723,523 5,565,339 4,646,676 4,170,134	\$8.059,720 8.645.308 8.867,707 9.247,625 8,677,863	\$387,281,897 403,142,982 407,406,333 396,420,591 404,079,145	
31. 33. 30. 30. 30.	1887 1888 1883 1883	49,172,260 51,600,990 51,095,636 51,367,157 51,658,281	173,788,393 164,841,478 160,150,738 172,695,513 187,650,233	42,560,074 38,082,907 29,418,789 15,730,391 13,917,536	73,711,051 86,734,565 99,800,342 108,317,854 123,665,167	12,620,545 24,556,371 40,944,623 54,956,690 48,071,315	24,632,710 22,847,568 21,030,449 20,056,509 19,554,249	13,858,928 18,850,243 17,148,050 16,222,514 16,184,916	4,080,601 4,283,186 4,444,137 5,129,877 5,820,370	7,293,113 6,327,524 5,498,548 5,518,110 5,847,032	401,718,685 418,119,163 429,531,313 449,994,616 472,369,099	
8888 8888 8888	1884 1885 1886 1887 1888	54,595,857 57,984,316 59,913,814 63,420,525 67,781,150	205,653,148 212,880,527 227,504,348 244,867,218 255,485,469	12,574,649 15,716,287 13,933,174 12,402,594 11,599,312	139,576,454 106,927,973 183,763,688 195,428,857 218,374,996	29,323,177 16,956,741 22,299,671 25,540,962 25,924,061	19,082,071 18,694,821 18,380,049 18,060,548 18,340,628	18,994,772 22,419,197 21,825,332 22,687,046 30,259,566	6,279,445 7,078,450 7,687,617 8,730,234 10,129,241	6, 162,024 6,048,124 6,243,486 6,508,862 6,726,520	492,240,597 S24,705,494 561,551,080 597,646,847 643,622,033	
31 31 32 32 32	88 84 88 88 88 88 88 88 88 88 88 88 88 8	74.738.636 80,018.574 84,861,300 95.354.445 104,024,367	275,702,165 301,949,520 325,797,319 342,393,532 365,061,511	9,415,068 6,448,959 4,783,494 4,373,115 4,746,400	240,298,140 263,499,650 293,712,910 338,616,904 362,708,050	30.455,902 35,508,462 40,344,114 37,322,513 33,605,080	19.039,044 19.316,757 20,125,492 21,105,284 26,308,441	30,644,776 31,837,383 35,196,282 39,486,698 44,344,207	11,778,911 13,069,866 14,486,911 17,332,334 21,272,379	6,805,374 6,665,084 7,315,924 7,940,012 9,786,687	700,868,016 758,313,654 846,623,746 903,734,537 971,857,224	
88.88.89.89 88.89.89.89.89.89.89.89.89.89.89.89.89.8	888888 488888	115,556,793 123,336,168 134,056,013 137,442,861 143,825,440	384,541,200 402,301,939 432,804,324 446,730,545 449,533,058	15,378,336 16,221,442 21,409,773 14,618,738 12,813,195	402,510,709 456,968,091 475,279,081 541,883,174 637,256,001	30,531,549 20,235,145 38,851,538 44,287,550 43,188,056	29,474,627 33,951,929 43,016,972 51,102,804 56,552,385	47,146,172 46,730,953 45,421,280 60,832,823 68,375,262	20,880,423 21,275,149 23,669,630 23,526,763 25,671,033	10,311,874 12,399,111 13,815,730 13,626,087 13,903,882	1,056,331,683 1,142,419,927 1,228,324,342 1,334,051,342 1,451,116,914	
33. 46. 33. 39. 49.	\$ 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	151,838,650 156,118.291 162,517,058 165,993,425 172,502,479	461,547,993 494,078,324 522,388,811 562,590,998 610,023,103	9,351,202 6,890,249 5,180,295 3,671,091 2,585,580	724,880,573 790,394,003 882,899,227 994,085,875 1,052,421,573	49,921,949 63,770,839 64,940,715 60,509,188 66,012,028	69.221,457 86,709,010 101,907,537 124,119,550 152,598,028	66,384,175 74,691,963 86,985,879 94,120,944 106,909,393	28,360,349 32,179,517 33,536,721 36,993,839 40,697,626	14,828,325 18,905,527 19,268,321 20,345,894 22,673,393	1,576,334,673 1,723,737,723 1,879,624,564 2,062,430,804 2,226,423,202	
Increase in 30 years		\$157,507,188	\$420,233,304	\$420,233,304 *- 19,362,098	\$1017719245	\$58,848,666	\$94,969,165	\$92,840,014	\$28,010,596	\$15,516,438	\$1,866,282,518	
				•	Decreases							

-Decrease.

STATISTICS OF LIFE INSURANCE FOR FORTY-FIVE YEARS.

The following tables show the financial condition and amount of business transacted by life insurance companies reporting to the New York Insuance Department from 1859 to 1903, inclusive:

						INCOME AND EXPENDITURES	CPENDITURES.		
Capital	ıl. Assets.	Liabilities, Exclusive of Capital.	Surplus as to Policyholdera.	Premium Income.	Annuity Receipts.	Income from Investments and Miscella- neous Sources.	Total Income.	Taxes, Commissions and Other Expenses	Total Disbursements.
13	1 -	\$15,464,936	\$5,071,149	\$3,970,125	€	\$1,260,320	\$5,230,445	\$763,237	\$2,634,143
121	2,121,200 24,115,067 2,118,000 26,670,307			4.770,340	9€	1,227,798	5,998,144	744,801	2,906,930
310	33,380	_		5,751,058	·	1,608,623	7,440,681	834.202	3,721,561
\$	2,653,500 37,838,190	_		8,503,000	€	2,121,017	10,624,986	1,935,011	5,764,043
E	49.027,	34,718,231	_	13,181,974	€	2,981,164	16,163,138	2,299,142	7,021,649
<u>\$</u>		49,304,829		21,540,045		3,285,996	24.826,041	4,025,905	10,595,357
8	91,002,	65,270,583		35,921,814	41,373	4,523,133	40,480,320	0,745.434	17,057,049
Š	5,577,000 125,548,951	88,597,422	30,951,539	50.342,055	43, IOI	0,000,851	50,481,997	9,480,443	20,325,213
٠, چ پ	_	180.93		8,707,903	20,400	20,000	77.302.130	13,/93,000	20,939,04 21, 271
Sign	260,520	221.160,702		00.215,300	82,000	14,727,882	105,026,148	18,340,431	64.876.840
8	302,558	254,551,781		06,615,820	95,057	16,779,685	113,400,502	20,242,707	77,536,280
9,667,416	335,168	288,327,107		96,520,575	82,108	20,703,346	117,906,029	18,000,861	78,207,257
9,313	360,140	311,550,928	_	95.815,349	184,740	22,396,413	118,396,502	17,208,206	84,501,446
1,227	387,281	328,392,552		89,223,702	100,112	26,297,718	115,732,714	15,986,881	81,232,333
5,746,78	_	342,330,953		83,393,050	394.855	24,850,573	106,045,084	14,128,594	70,982,100
\&	306,430	340,4/3,/80		62 672 063	\$ £	25,301,003	86.350.383	12.227.565	74, 227, 224
950	404,079	330,585,627		56,771,541	464,794	23,226,664	80,462,999	10,000,051	72,128,070
5,262,900	411,555	341,857,542		52,006,253	747,027	23,460,301	76,303,581	11,278,356	68,965,599
4,050	418,119	346,472,555		51,953,594	1,212,207	23,037,221	76,903,022	13,924,284	66,561,687
3,150,500	429.788	357,153,509		54.454,141	1,925,107	23,441,265	79,820,513	13,308,595	65,815,377
3,037	45,99	373,050,680	_	59,413,683	1,662,186	24,578,858	85,054,727	13,022,018	66,693,779
4,390	472,309,	391,895,733		65,959,615	2,191,415	25,257,636	93,408,666	15,760,746	72,445,653
4 8	492,240	410,099,879	_	71,836,635	1.307,367	24,980,954	98,130,950	18,781,616	77,603,161
4.0	524.705,	431,550,945		78,784,824	1,197,302	27,055,40I	107,037,527	20,813,089	81,499,913
4.4 04.4	561,551,	459,763,315		89, 123, 718	1,717,499	28,285,002	119,126,273	22,250,571	84,111,350
1:787	597,046,	524.733.876	_	101,617,392	1,909,027	30,144.458	133,070,877	20,028,952	95,979,784
7	643,622,	564.488.564		115,616,705	2,402,200	32,703,490	150,781,515	30,73,494	106,284,574
5.597		013,051,245	87,810,773	134,003.004	3.246.103	35,180,300	172,765,997	37,487,058	118,000,048
2	(20.313	006,326,379	_		24-1-1	2			POC MAN POL

152,890,333 165,1sa34 177,863,333 185,772,993 199,173,899 205,866,394 243,154,558 243,154,558 243,154,538 243,154,538 243,154,538 243,154,538 249,453,708	\$4,815,557,184	POLICIES IN FORCE AT END OF YEAR.	Amount of Insurance.	\$141.497.977 165.256.052 165.256.052 165.256.052 165.082.253 205.703.054 205.877 1,161.724,765 1,536.01.818 2,033.884,955 2,114,7461,834 2,046.027,178 1,927.236,230 1,922.043,146 1,922.043,146
49, 665, 730 515, 205, 730 661, 624, 874 641, 160, 732 67, 88, 602 86, 602, 607 94, 788, 602 94, 788, 602 110, 474, 384 128, 440, 557	\$1.474,078,769	POLICIE	Number.	2,5,668 2,5,046 2,5,046 2,5,046 2,5,046 2,5,046 2,5,047 2,5
223, 024, 098 25, 653, 206 25, 654, 78 26, 697, 202 20, 373, 107 301, 268, 79 325, 946, 005 355, 946	91,942	POLICIES ISSUED AND RE- VIVED DURING THE YEAR.	Amount of Insurance.	\$30.058.408 35.589,934 24.978.444 24.978.444 24.578.433 155.803.897 24.517.7057 24.605.331 25.803.336 25.7057.331 25.803.336 25.7057.331 25.805.605 25.7057.331 25.805.605 25.7057.331 25.805.605 25.7057.331 25.805.605 25.7057.331
43,416,842 43,976,337 51,492,494 51,697,996 55,658,786 68,093,594 72,097,643 72,997,643 74,993,862 103,322,766	50 \$1,328,556,058 \$6,878,8 ‡ Included in premium receipts	POLICIES VIVED DU	Number.	2, 44 4 7 7 8 8 8 8 1 8 8 8 8 8 8 8 8 8 8 8 8 8
	\$1,328	- 11	Lotal Dividends to Stock- holders.	62.333 62.333 69.513 69.513 73.73 73
2,577.931 1,5974.936 2,577.931 5,097.38846 6,040.8846 6,301.666 8,303.609 8,905.609 8,905.609 8,905.609 8,905.609 8,905.609 8,905.609	359,6	ICIRS ISSURD	Total Pay- ments to Policyholders.	#1,856,790 2,776,868 2,776,868 2,776,868 2,576,734 2,576
178 090, 225 190, 731, 873 201, 651, 759 211, 651, 759 213, 630, 247, 697, 528 210, 544, 627 210, 544, 627 310, 544, 627 363, 458, 680 363, 458, 680 423, 639, 228	* Liabilities at 4 per cent, instead of 41% per cent, as in previous years	PAYMENTS MADE AND POLICIES ISSUED.	Total Dividends to Policy- holders.	\$416,724 497,848 605,722 605,722 1,031,632 1,036,912 1,036,912 1,533,862 1,589,537 1,589,537 1,589,537 1,589,537 1,589,537 1,599,605 1,799,605 1,799,605 1,799,605 1,799,605 1,799,605 1,799,605
114,000,530 110,549,186 159,790,174 174,716,304 174,716,304 111,578,644 224,402,606 244,898,388 264,533,97 37,000,463 318,802,057	tead of 4½ per c	AYMENTS M.	Total Pay. ments for Lapsed, Surren- dered and Pur- chased Policies.	\$129,456 243,954 468,924 361,839 361,839 407,754 5,148,939 9,616,988 13,223,339 16,609,594 16,609,594 22,445,955 21,44,574
799,674,017 855,396,038 968,659,138 1,053,608,138 1,439,539,409 1,478,839,335 1,478,839,335 1,478,530,941 1,734,530,941 1,734,530,941	at 4 per cent, ins	PAYMENTS DATABLES	Total naments Lap	€€€€€€€₹₹₹₹₹₹₹₹₹₹₹₹₹₹₹₹₹₹₹₹₹₹₹₹₹₹₹₹₹₹
903.734.547 971.657.224 1.056.331.683 1.144.191.936 1.134.621.345 1.451.116.944 1.576.334.673 1.773.773.773 1.773.773.773 1.77	* Liabilities		Total Payments for Matured Endowments.	\$3.02.56 \$3.02.56 \$3.04.14 \$3.02.136 3.04.738
6,570,700 9,570,500 9,770,500 9,770,500 9,740,500 9,740,500 10,105,500 11,305,500			Total Payments for Death Losses.	\$1,310,616 1,350,000 1,474,005 1,740,395 2,305,892 3,136,659 4,136,623 6,055,764 10,108,134 10,455,198 10,455,198 115,640,246
1900 1900 1900 1900 1900 1900 1900 1900		Dec. 31.	Year Ending I	1855 1865 1865 1865 1865 1865 1865 1865
**************************************	Agrs 45 yrs		NUMBER OF COM- PANIES.	\$\$\\\ \alpha\\\ \alpha\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\

† Included in death losses.

‡ Industrial business not included.

STATISTICS OF LIFE INSURANCE FOR FORTY-FIVE YEARS—PAYMENTS MADE AND POLICIES ISSUED—Continued.

	H							Por retire 1	Portries Testien AND Re-	Policing	IN FORCE AT
			PAYMENTS T	PAVMENTS TO POLICYHOLDERS.	RS.		E	VIVED DUR	VIVED DURING THE YEAR.	END	END OF YBAR.
Total Total Payments for Men Death Losses. Endov	Tota men Mai	ents for fatured owments.	Total Annuity Payments.	Total Pay- ments for Lapsed, Surren- dered and total chased Policies.	Total Dividends to Policy- holders.	Total Pay- ments to Policyholders.	Lotal Dividends to Stock- holders.	Number,	Amount of Insurance.	Number.	Amount of Insurance.
\$20,977,923	₹,	,906,140	\$219,223	\$19,152,318	\$15,397,370	\$60,652,974	\$356,785	81,999	\$178,283,617	633,096	\$1,556,105,323
,,,,,,	,,,,,,	9,136	257,820	12,702,088	13,331,468	55,696,793	287,272	66.79	167,865,390		1,439,961,165
_	_	169'00	340,697	9,554,350	13,081,376	52,153,850	339,355	72,267	187,504,256		1,475,995,172
		000	483,391	8,947,354	12,579,151	52,706,157	250,624	800	222,582,483		1,540,080,080
, ,	, ,	8 4	822 200	9,255,077	13,555,105	52,794,701	270,400	35,92	257,517,210		1,037,040,072
\ 	\ 	83	1,019,458	0,503,530	13.043.408	58,471,954	340,501	127,965	321,310,170	750,713	1,870,745,521
_	_	Ŕ	1,076,383	9,630,269	12,963,660	61,637,373	374,981	156,214	378,214,523		2,024,102,988
_	_	112	1,120,564	9,433,378	13,218,286	61,521,327	339,45I	151,664	449,242,742		2,223,358,050
0 00	0 00	000	1,205,320	10,413,974	14,852,024	06,947,470	403,302	175,249	531,659,763		2,475,750,049
43,006,385 8,886		115	1,532,704	12,243,600	13.051.601	80,604,000	372,385	250,577	787,665,283		3,147,006 173
80	80	171.	1,749,293	13,832,409	14,271,501	88,462,239	413,127	288,281	883.787,019	1,276,167	3,547,034,907
00	00	719	1,988,235	16,245,731	14,002,019	95,140,902	571,783	327,260	932,705,515	1,405,684	3,868,385,818
<u>~α</u>	<u>~α</u>	Ř Š	2,097,428	15,058,759	14,380,195	102,021,820	802,783 763	353,083	952,884,380	1,540,932	4,208,975,473
9 00	9 00	2.42	2.335.235	22.104.108	14,623,170	116,054,725	735,063	206.843	1,036,039,040	1,780,307	4,547,633,046
유	유	36	2,304,662	22,889,493	15,297,604	122,978,718		366,565	864,815,534	1,877,808	4,818,170,945
2	2	5,328	2,631,399	36,368,039	17,083,169	134,219,515		350,106	796,124,326	1,975,747	4,967,576,418
21	21	5,176	2,985,255	26,431,312	18,425,197	137,544,815		431,457	923,804,876	2,155,241	5,255,725,545
13	13	2,118	3,367,804	26,437,777	19,700,600	144,787,664		485,735	1,018,366,027	2,364,597	5,630,053,311
T.	T.	323,258	3,004,723	23.080,005	20,917,143	155.780,799		2	1,304,300,028	2,700,550	0,205,906,078
96,534,789 18,29	10,20	8 i	4,113,000	22,190 004	22,508,201	105,704,052		987,005	1,350,709,053	3,071,253	0,047,090,000
# 8	21,17	266 158	25,394,550	23,907,412	23,011,049	103,393,529		797.747	1,470,317,567	3,450,404	7,572,002,005
128,063,984 24,5	4	537,328	5,530,655	31,497,758	30,617,368	220,247,094	766,657	161,926	1,759,681,523	4,428,627	9,241,273,431
\$1,743,170,417 \$298,4	\$298,4	31,942	431,942 \$55,684,039	\$607,686,756	\$611,280,278	\$3,316,253,433 \$20,299,792 11,212,592	\$20,299.792	11,212,592	\$26,144,217,310		
				al ‡	business	business not included.					

THE LIABILITIES OF LIFE INSURANCE COMPANIES.

The following is a summary, analysis and classification of the various items making up the liabilities of life insurance companies reporting to the Insurance Department of New York State for thirty-nine years ending January 1, 1904.

YEAR.	No. of Com- panies.	Reinsurance Reserve.	Claims Adjusted and Unadjusted.	Claims Resisted.	Unpaid Dividends.	All Other Claims.	Total Liabilities.
		\$	\$	\$	\$	\$	\$
1903	42	1,872,890,594	12,476,216	712,972	3.757.454	117,783,909	11907,621,145
1902	39 38	1,703,971,584	11,698,875	661, <i>7</i> 05	3,496,382	114,691,794	11734,520,341
1901	38	1,543,023,185	10,427,312	775.477	3,932,201	56,932,482	1,615,090,657
1900	40	1,413,517,607	9,752,210	965,030	3,579,883	51,024,604	1,478,839,335
1899	37	1,296,507,958	8,586,813	1,056,463	3,196,631	42,584,202	1,351,932,067
1898	36	1,192,961,159	7,730,354	784.443	2,802,142	35,260,171	1,239,538,270
1897	35 36	1,110,096,126	7,421,053	977,643	2,531,074	27,223,433	1,148,249,330
1896	36	1,034,786,486	6,427,600	1,064,903	2,350,865	8,978,284	1,053,608,138
1895	35	965,573,017	5,984,035	1,009,301	2,265,793	7,837,606	982,669,752
1894	33	900,666,558	6,132,200	1,061,957	2,109,540	6,620,784	916,591,138
1893	32	839,859,858	6,787,102	824,000	1,996,792	5,840,186	855,308,037
1892	31	776,604,100	5,476,888	310,246	1,753,356	5.529,427	789,674,017
1891	31	716,163,409	4,425,166	289,558	1,428,537	6,229,056	728,535,726
1890		659,714,249	3,819,207	244,101	1,269,125	3,181,597	668,228,379
1889	31	605,570,901	3,241,938	198,909	1,144,680	2,894,817	613,051,245
188 8	30	556,939,405	3,655,527	130,211	1,173,681	2,570,740	564,488,564
1887	30	*518,447,814	2,966,433	114,135	1,151,666	2,053,828	524,733,876
1886	30	452,772,975	3,779,377	305,481	884,900	2,020,582	459,763,315
1885	30	424,996,999	3,637,634	387,415	827,636	1,701.261	431,650,945
1884	30	403,307,814	4,075,214	523,474	773,827	1,416,570	410,099,879
1883	30	385,233,361	3,978,194	678,141	773,656	1,232,382	391,895,734
1882	30	366,434,210	4,196,041	577,854	761,496	1,131,079	373,100,680
1881	30	346,902,637	4,514,394	669,592	709,995	1,223,993	357,020,611
1880	31	338,757,170	4,661,323	887,412	927,456	1,239,194	346,472,555
1879	32	328,319,000	4,754,857	842,305	979,077	1,437,020	336,332,868
1878	34	320,466,732	6,047,309	1,130,352	1,011,418	1,929,815	339,585,626
1877		326,560,668	4,734,762	1,212,416	1,129,030	1,229,944	334,815,493
1876	34 38	337,451,207	5,468,471	1,106,426	1,171,676	1,082,001	346,279,781
1875	45	334,120,170	5,466,442	1,073,311	1,130,794	540,236	342,330,953
1874	50	320,305,667	5,058,811	1,177,640	1,433,119	417,315	328,392,552
1873	56	300,279,125	6,325,544	1,037,190	1,263,370	2 747,699	311,550,928
1872	50	277,382,993	5,739,669	883,640	3,231,604	1,089,201	288,327,107
1871	59 68	243,330,577	5,448,375	852,310	3,733,537	1,186,982	254,551,781
1870	71	209,429,002	4,521,211	727,071	5,201,447	1,281,971	221,160,702
1869	70	170,930,594	3,745,429	328,530	4,084,331	1,225,078	180,313,971
1868	55	126,047,779	2,404,981	245,050	6,237,198	873,949	135,806.958
1867	43	81,157,413	2,083,856	190,743	4,860,645	304,766	88,507,422
1866	30	59,821,029	1,545,600	57,100	3,891,166	273,631	65,588,549
1865	39	42,752,031	1,115,341	65,500	2,313,938	94,689	46,341,499

^{*} Reserve at 4 per cent instead of 4½, as in previous years. † Not including surplus funds.

Policies Issued

The following table shows the number and amount of policies issued and terminated,

Insurance Department for forty

	,		Number and and Terminat						MODE OF
NUMBER OF COMPANIES	Year.	1:	SSUED.	Ter	MINATED.	Вч	DEATH.	By M	ATURITY.
		No.	Amount.	No.	Amount.	No.	Amount,	No.	Amount.
ı			\$		\$		\$		\$
42	1903	976,191	1,759,681,523	501,425	958,746, 7 60	42,863	108,804,846	11,353	26,817,302
19	1902	907,171	1,646,013,181	461,225	900,684,393	38, <i>7</i> 63	97,246,596	10,296	24,179,262
8	1901	787.747	1,470,317,887	392,066	828,302,164	35,991	93,877,539	9,143	22,532,079
<u>φ</u> .	1900	687,005	1,356,769,653	357,175	764,961,374	32,163	83,993,328	7,561	18,498,477
37	1899	632,704	1,304,306,028	315,002	711,131,389	29,232	80,487,308	6,783	15,388,740
6	1898	485,735	1,018,366,027	287,896	668,082,615	5,644	69,356,122	5,80x	14,020,954
5	1897	431,457	923,804,876	262,402	656,100,517	23,851	67,006,268	5,601	12,601,171
5	1896	350,106	796,124,326	258,465	660,728,006	22,603	65,074,964	5,654	12,439,99
34	1895	366,565	864,815,534	251,879	652,904,487	21,574	62,023,805	5,129	10,565,44
32 .	1894	396,843	985,520,033	294,624	837,639,223	19,912	58,411,242	4,316	8,228,407
3I	1893	404,236	1,058,659,846	265,086	746,332,432	19,746	58,620,804	4,776	8,763,098
0	1892	353,083	952,884,380	210,089	626,585,700	18,860	56,164,456	4,226	8,062,702
o	1801	327,260	932,705,515	194,112	598,860,801	17,912	47,867,934	4.745	8,606,501
I	1800	288,281	883,787,019	153,706	483,734,206	15,526	44,903,130	5,396	8,720,877
3 1	1889	250,577	787,665,283	131,390	403,479,167	13,467	39,061,217	4,876	8,303,958
2 9	1888	204,365	631,731,701	112,587	344,677,818	12,867	37,358,160	4,681	8,661,216
2 9	1887	174,675	531,170,783	93,303	279,089,399	11,673	32,733,282	4,100	7,053,244
9	1886	151,102	448,514,242	83,976	244,043,226	10,497	29,234,271	4,192	6,931,844
29	1885	156,214	378,214,523	92,236	225,442,556	10,245	28,194,990	4,760	7,870,201
29	1884	127,965	321,310,170	83,055	214,312,127	9,183	24,871,825	4,781	8,552,301
- 29	' '	110,302	308,064,893	66,200	181,917,654	9,092	24,689,107	4,464	10,708,207
3 0	1882	91,945	257,517,216	57,872	159,958,024	8,281	22,495,101	3,570	7,697,308
30	1881	80,929	222,582,483	55,351	146,983,650	8,268	22,565,252	4,254	7,688,222
30	1880	72,267	187,504,256	56,837	148,596,335	7,633	21,444,339	4,296	7,989,149
3I	1879	67,399	167,865,390	67,661	176,606,626	7,359	20,284,347	4,804	9,043,849
	1878	1		1 _		7,655	1		
34 · · · · · · · · · · · · · · · · · · ·	1877	67,040	156,501,129	106,046	231,291,618	7,804	20,890,611	4,813	9,355,809
38	1876	81,909	232,665,489		264,376,280		22,702,740	••••	••••••
45	1875	133,095	299,276,337	111,573	285,295,216 319,372,675	8,382 9,002	24,988,434		
50	1874	144,783	351,803,670	152,555	385,770,256	8,555	23,667,923		
•		1	•• • • •	1			! • •		ł
56	1873	199,050	465,614,001	160,057	419,464,576	9.724	27,312,327	• • • • •	
59 68	1872	201,366	489,924,857	152,060	403,355,645	8,766	25,457,864	• • • • •	
96	1871	209,753	488,665,022	179,477	460,901,914	7,650	22,733,536	• • • • •	••••••
71	1870	237,180	587,863,236	149,909	401,171,745	6,541	20,065,099		
7 0	1869	231,269	614,762,420	124,393	355,238,218	5,022	15,120,191		
55	1868	201,922	579,657,371	91,035	258,878,058	3,414	9,908,357		
43		158,605	471,611,744	63,834	179,918,103	2,863	8,343,322		
39	1866	134,300	404,508,474	38,802	106,607,859	1,806	4,982,290		
3 0		86,261	245,427,057	23,277	58,107,955	1,580	4,233,281		
27	1864	59,198	155,803,897	13,866	33,024,529	1,163	3,170,409		

AND TERMINATED.

ogether with the mode of termination, in all companies reporting to the New York rears ending January 1, 1904.

rmin.	ATION.									
Ву	Expiry.	By S	URRENDER.	Вч	LAPSE.	Вч	Change,	Non	TAKEN.	Yes
Vo.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	
	S		\$		s		\$		\$	
.418	127,621,935	53,304		236.042	352,843,070	*6.618	*41,486,167	82,927	172,793,472	190
	107,851,551	46,193			334,420,876	19,970	71,055,269	76,484	155,513,831	Igo
.428	88,966,675	43,626	99,305,385	181,743	299,712,956	15,034	55-375-979	67,101	168,531,551	IQC
,716	68,264,300	37,878	89,436,052	186,871	335,423,323	11,055	42,366,595	53,931	126,979,299	IQC
790	31,533,428		105,462,261		285,204,282	12,345	51,569,153	55,419	141,486,217	189
,581	27,870,448	41,640	105,048,285	152,219	289,118,285	5,850	39,294,267	48,161	123,374,254	189
,040	29,120,890	52,222	131,457,523		274,288,306	4.579	38,683,029	38,393	102,943,330	180
394	27,658,207	51,380	136,630,809			4,465	41,290,711	33,691	89,525,487	189
9,931	31,003,172	49,693	135,022,326		282,768,964	2,803	35,322,988	33,513	96,197,784	180
8,824	29,740,618	46,560	136,091,827	140,128	334,048,737	3.757	36,791,854	71,127	234,326,538	189
7,603	24,565,400	35.791	111,426,382	115,785	291,505,212	2,211	32,796,096	79,174	216,655,040	180
5,932	19,690,292	28,830	92,708,018		263,566,267	2,087	21,132,219	53,351	165,261,746	189
5,191	19,808,218	22,438	69,788,927	89,515	257,985,176	1,894	16,512,449	51,417		180
5,168	20,564,140	20,791	07,345,214	61,843	172,489,224	1,477	11,825,869	42,505	157,885,752	180
4,899	16,413,832	17,580	56,910,465	52,932	139,280,352	1,736	10,259,467	35,900	133,249,876	181
3,923		16,388	54,153,514		121,013,284	1,407	8,139, <i>7</i> 63	28,207	101,456,392	181
2,943	10,432,461		48,356,157	35,902	91,400,252	1,298	7,131,811	22,936	81,982,192	181
2,857		13,965	45,035,381	31,620	80,895,034	1,348	6,310,241	19,497	65,206,763	188
2,624 2,466	2. 33.3	13,724	43,882,293	44,189 36,886	79,268,220	1,228	5,794,576	15,466	51,398,776	188
٠.		12,524	42,103,980		77,850,963	1,233	5,175,195	15,982	47.423.737	188
1,767		10,909	36,708,240	24,862	57,236,963	1,980	8,782,783	13,126	39,900,684	18
2,607		10,380	38,120,541	20,478	48,678,171	2,018	7,129,592	10,538	30,189,826	188
2,340 2,508		10,139	33,046,732	18,364	41,809,149	2,107	7,597,291	9,879	28,506,363	188
3,116		12,050	37,453,801	18,756	42,787,694 54,066,929	3,034	10,050,440	8,600	23,433,603	188
-	1	1	54,257,456	23,305	1 7 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	3,695	12,501,476	7,158	19,062,481	18;
3,702		25,805	72,489,046	32,090	78,936,466	5,663	21,178,478	7,494	19,597,563	182
4.433	1 2 .00	33,681	89,017,554	44,470	98,800,015	4,907	21,033,762	10,751	25,640,482	187
2,959 5,772		33,004	84,548,242	49.549	123,652,153	4,234	15,900,382	13,445	31,720,264	187
1,895	7,309,765	29,174 33,396	92,796,824	61,055 76,734	142,903,483	5,937 8,541	21,251,653 30,853,237	18,464 23,434	43,144,674	187
I,042	1 0. 5 . 0.	30,083	1		186,716,581	1		30,096		
927		24,457	86,541,535 74,078,715	76,570 76,993	190,283,427	7,833	43,526,890	31,687	72,856,529	18
1,413		26,506	78,457,761	88,706	214,919,514	9,402	31,387,833	45,800	76,595,957 106,024,488	187
1,250		17,783	53,805,449	69,894	175,888,860	7,835	34,969,990	46,606		187
1,717		14,974	40,237,498	56,465	148,747,676	5,398	26,044,889	39.572	103,935,153	186
617		8.826	24,791,886	38,767	103,931,689	2,751	18,380,860	28,627	81,211,633	180
362	972, 950	4,052	12,214,034	28,643	79,132,294	2,756	13,754,735	23,240	63,930,635	180
280		2,407	6,486,403	17,187	43,805,966	1,166	6,600,657	13,193	36,569,349	180
350		1,859	4,577,700	11,635	27,793,06I	423	2,409,571	8,550	21,862,124	18
193			2,772,684	6,461	14,528,843	158	593,100	4,255	10,277,063	18

^{*} By decrease.

SYNOPSIS OF PAYMENTS TO LIFE POLICYHOLDERS IN TWENTY YEARS.

The following tables show the total annual payments to policyholders by thirty prominent life companies for twenty years (1884-1903), compared with the increase of assets during same period:

DATE OF BOX BALL				•	Pay	PAYMENTS TO POLICYHOLDERS.	OLICYHOLDE	RS.				
NAME OF COMPANI.	1864.	1865.	1886.	1887.	1888.	1889.	1890.	1891.	1892.	1893.	1894.	1895.
Æma, Hartford Berkshire, Pittsfield Connecticut General, Hartford Connecticut Munal, Hartford Equitable, N. Y.	\$ 2,960,728 565,955 112,515 5,512,307 7,194,787	\$ 3,119,472 633,834 126,230 5,824,584 7,138,689	\$ 2,978,024 686,155 131,997 5,285,001 8,336,608	\$ 3,025,659 698,163 117,572 5,414,301 10,062,510	\$ 3,181,119 593,943 119,767 5,385,348 11,884,457	\$ 3,641,441 613,078 152,887 5,839,313 11,842,858	\$ 3,556,414 699,889 159,180 5,833,592 13,256,672	\$ 3,754.898 764.969 189,704 5,815,371 14,793,696	\$ 4,194,280 838,251 201,435 5,957,100 16,534,448	\$ 3,903,170 843,215 166,976 5,824,015 17,650,315	\$ 4.103,637 962,881 215,383 6,199,813 19,473,353	\$ 4.549,204 1,019,860 208,507 6,282,518 19,568,300
Germania, N. Y. Home, New York. John Hancock Mutual, Boston. Manhattan, N. Y. Massachuserts Mutual, Springfd.	1,261,675 517,321 388,775 1,077,715	1,300,526 512,038 389,246 1,177.729 821,673	1,200,829 603,553 449,134 1,187,567 958,870	1,302,161 559,369 475,372 1,282,514 1,015,234	1,352,910 613,160 650,857 1,406,446 1,061,789	1,537,773 628,897 822,890 1,441,588 1,092,009	1,568,516 657,810 901,822 1,358,348 1,223,348	1,862,083 796,619 1,103,909 1,590,470 1,364,388	1,799,886 990,339 1,168,304 1,668,941 1,495,048	1,900,167 833,580 1,319,827 1,737,030 1,651,862	1,877,004 1,023,542 1,499,730 1,831,616 1,956,033	2,227,842 936,781 1,821,162 1,624,175 1,890,336
Metropolitan, N. Y. Michigan Mutual, Detroit. Mutual, New York. Mutual Benefit, Newark. National, Montpelier.	1,221,228 166,714 13,923,062 4,118,965 305,812	1,422,364 197,860 14,402,050 4,452,002	1,677,561 193,512 13,129,104 4,688,849 336,369	2,194,007 256,387 14,128,424 4,726,176 445,240	2,623,059 248,519 14,727,550 4,953,800 619,497	3,107,515 278,346 15,200,608 5,039,817 639,165	3,803,136 311,253 16,973,200 5,378,799 728,904	4,462,961 338,212 18,755,712 5,813,308 948,701	4,932,945 370,804 19,386,532 5,833,914 5,833,914	5,793,707 439,555 20,885,472 6,667,506 I,088,644	5,930,506 594.322 21,089,257 6,738,088 1,206,607	6,781,837 23,126,728 6,849,871 1,385,047
New England Mutual, Boston. New York, N. Y. Northwestern Mutual. Pacific Mutual. San Francisco. Penn Mutual, Philadelphia.	2,176,901 6,734,955 2,485,969 243,436 1,037,521	2,092,285 7,681,874 2,637,794 209,377 1,345,552	1,971,574 7,627,330 2,413,999 201,193 1,279,125	2,055,847 9,535,211 3,347,809 227,508 1,313,134	2,303,828 10,973,070 2,799,697 226,974 1,620,096	2,254,043 12,121,122 3,542,122 268,114 1,790,047	2,512,289 13,279,544 3,923,136 3,43,013 2,071,460	2,573,853 12,671,491 4,161,043 355,395 2,312,043	2,514,230 13,995,012 4,854,666 381,876 2,417,367	2,906.788 15,038,450 5,299,509 384,863 2,862,363	2,828,944 15,665,003 5,151,162 398,228 3,105,874	2,665,113 16,793,532 5,684,861 345,800 3,184,563
Phoenix Mutual, Hartford. Provident Life and Trust, Phila. Provident Savings, New York. Prudential, Newark. State Mutual, Worcester.	1,144,254 801,280 91,643 322,382 362,800	1,187,539 703,468 215,257 418,682 443,469	1,023,774 852,824 410,859 593,273 494,624	1,015,389 904,068 693,428 853,914 490,975	957,893 1,214,004 782,642 1,096,884 619,453	1,147,242 1,290,254 924,746 1,331,323 592,927	1,051,768 1,536,643 1,055,079 1,754,898 618,836	966,214 1,540,263 1,105,410 2,105,302 813,354	1,079,588 1,731,566 1,173,498 2,539,657 922,492	1,003.421 2,081,826 1,328,783 2,916,207 1,165,179	1,087,556 2,527,798 1,405,818 3,237,195 1,151,609	
Travelers, Harford Usion Central, Cincinnati, O Union Mutual, Portland, Me United States, N. Y Washington, N. Y	349,984 215,724 668,878 636,149 1,149,641	379,571 263,828 819,676 500,506	428,306 301,615 681,666 526,368 1,111,383	448,50r 298,554 743,634 524,730 1,088,600	580,543 457,940 690,152 527,414 1,219,584	553,312 650,577 549,845 662,446 1,279,608	767,912 736,600 738,388 657,852 1,289,096	734,541 759,810 692,900 742,118 1,447,000	845.101 810,386 695,066 839,480 1,542,042	922,349 1,011,173 681,606 894,201 1,544,182	1,017,539 1,241,583 734,381 934,535 1,469,177	1,010,117 1,232,278 738,296 704,813 1,811,591
Aggregates (30 companies) 5	58,546,148	6x,769,687	61,760,946	69,244,391	75,492,400	80,835,913	88,730,433	95.335,738	100,670,032	110,835,941	116,658,074 123,272,771	123,972,771

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TWENTY YEARS—COMPANYED.	CHOCK CITICAL STATE OF THE STAT	
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NAME OF COMPANY			PAY	Рачивитя то Рошстиоцовия	ОГІСАНОГРЕ	슖			Aggregate Amount Paid to Policy- holders in Twenty	Admitted Assets Jan. 1, 1884.	Admitted Assets Jan. 1, 1904.	Increase of Assets in Twenty
	1896.	1897.	1898.	1800.	1900.	1801.	1903.	1903.	Years, 1884-1903.			· comp
Eina, Hartford Berksbire, Pitsfield Conn. Gen. Hartfd Conn. Mut., Hartfd Equitable, N. Y	\$ 4,328,894 I,126,929 308,537 6,543,125	\$ 4,778,300 1,160,352 324,021 6,338,560 21,106,314	\$ 4,517,472 1,266.586 266.871 6,212,100 24,020,523	\$ 4.787.570 1,269,865 256,964 6.121.363 24,107.541	\$ 4,916,166 1,272,670 282,941 6,673,091 25,965,999	\$ 5.470,726 1,487,653 274.179 6,481,709 27,714,621	\$ 5,677,980 1,545,743 304,391 6,192,814 29,191,251	\$ 5,604,726 1,463,058 356,873 6,646,891 34,949,672	\$ 82,949.892 19,513.048 4,276,820 120,380,916 367,330,053	\$ 29,017,935 3.676,140 1.403,341 52,568,515 52,363,254	\$ 68,057,863 12 693,704 4,987,738 64,932,955 379,704,790	\$ 39,027,504 9,017,504 3,584,397 12,364,440 327,341,536
Germania, N. Y. Home, New York. John Hancock Mut Manhattan, N. Y. Mass. Mut., Spr gf d	2,025,259 1,141,952 2,075,679 1,762,778 1,987,282	2,216,511 1,014,276 2,173,545 1,557,918 2,115,111	2,094,273 1,126,848 2,401,139 1,577,337 2 589,395	2,628,755 1,038,398 2,732,635 1,651,132 2,626,804	2,522,972 997,138 3,223,514 1,560,935 2,564,631	2,640,320 1,283,610 3,624,871 1,629,411 3,163,698	2,423,581 1,337,683 4,029,377 1,742,697 2,943,591	2,570,622 1,548,349 4,704,252 1,788,897 3,357,239	38,313,605 18,161,263 36,016,340 30,655,234 36,675,373	10,402,355 5,403,543 2,579,449 10,871,184 7,577,299	32,476,116 15,102,841 27,153,490 17,682,605 33,590,999	22,073,761 9,699,398 24,574,041 6,811,421 26,013,700
Metropolitan, N. Y Michigan Mut., Detroi: Mutual, New York Mut. Ben., Newark National, Montpelier	7,116,677 574,920 25,437,569 7,066,461 1,259,979	7,731,795 677,699 25,992,055 7,339,778 1,468,873	8,418,021 025,091 24,751,659 7,260,689 1,637,694	9,698,422 613,366 26,369,037 8,054,050 1,642,319	10,865.195 621,595 26,361,864 8,020,450 1,568,954	11,708,909 760,977 28,679,670 8,344,315 1,653,247	12,362,164 750,762 29,071,358 8,668,884 1,899,269	14,178,731 783,489 32,655,204 9,297,789 2,057,776	125,030,750 425,046,115 129,313,511 22,144,391	2,186,622 1,231,879 100,912,245 37,581,431 2,911,871	105,656,312 8,343,765 401,821,662 87,453,407 28,360,350	103,469,690 7,111,886 300,909,417 49,871,976 25,448,479
New England Mut New York, N. 7 Northwestern Mu' Pacific Mut., San Fran. Penn Mutual, Phila	3,044,357 18,483,620 6,325,528 405,627 3,606,082	3,036,681 19,409,456 6,724,994 412,816 3,561,304	3,033,041 21,519,866 7,286,080 445,990 3,639,631	2,951,569 22,206,977 9,029,471 442,413 3,965,047	3,137,210 23,355,826 9,855,223 556,131 4,552,042	3.040,346 27,609,389 12,344,477 5,088,185	3.219,488 30,558,560 13,553.790 621,002 4,861,303	3.533.797 34.604.247 15.106,219 690,142 5,415,565	53,853,184 339,874,435 126,518,549 7,874,857 59,008,299	16,841,507 55,202,315 21,085,384 1,140,470 8,957,141	35,784,010 352,652,048 178,200,625 6,385,413 60,785,960	18,942.503 297.449.733 157,115,241 5,244,943 51,828,819
Phoenix Mutual Provident L. and T Prov. Savings, N.Y Prudential, Newark State Mut., Worces	1,212,151 2,901,438 1,481,258 4,406,517 1,302,329	1,166,144 2,917,930 1,486,981 4,986,776 1,403,136	1,322,445 3,335,253 1,433,310 5,389,403 1,651,224	1,478,402 3,436,045 1,650,572 6,256,645 1,699,617	1,457,976 3,473,767 1,620,558 7,200,453 1,680,853	1,563,202 3,627,549 1,508,625 8,542,540 1,745,839	1,524,757 3,993,739 1,612,114 9,491,459 1,715,696	1,716,470 4,558,211 1,765,090 11,544,899 2,192,040	24,309,425 23,239,818 78,903,818 22,276,466	10,615,756 8,292,041 149,798 563,178 3,301,788	17,011,162 51,151,562 7,012,225 72,394,760 23,249,248	6,395,406 42,959,521 6,862,427 71,831,582 19,947,460
Travelers, Hartford Union Cent'l, Cin Union Mut., Portl'd United States, N. Y	1,241,530 1,349,512 739,527 945,542 1,871,830	1,234,120 1,493,109 833,417 900,879 1,524,872	1,371,356 1,601,060 829,688 892,974 1,522,153	1,523,585 1,991,938 837,642 1,054,620 1,707,558	1,529,666 2,128,420 907,141 875,714 1,913,717	1,898,646 2,229,426 971,694 1,042,679 2,189,604	1,872,278 2,581,227 976,616 1,078,230 2,046,708	2,299,183 2,701,236 960,683 1,108,981 2,314,049	21,010,340 24,045,096 15,484,796 15,110,331 31,045,837	5,235,852 1,956,610 6,229,684 5,226,439 6,978,6c7	32,197,451 38,630,328 10,196,359 8,783,134 16,963,886	26,961,599 36,673,718 3,966,675 3,556,775 9,985,279
Aggregates (30 co's) 134,010,328 137,0	134,010,328	87,713	144,039,182	123,829,011	161,662,812	178,975,076	187,848,412	112,533,680	153,899,011 161,662,812 178,975,076 187,848,412 213,533,680 2,353,194,094	472,469,623	2,199,426,768	1,726,957,145

NEW BUSINESS ISSUED.

The following table shows the particulars of the new business written by all companies reporting to the New York Insurance Department during thirty-eight years ending with January 1, 1904.

YEAR.	aber of panies.	New	r Issues.		Policies		es Changed Increased.	Additions by Divi- dends,		REPORTED AS W ISSUES.
	Number of Companie	No.	Amount.	No.	Amount.	No.	Amount.	Amount.	No.	Amount.
			\$		\$		\$	\$		\$
1903	42		1694,701,189		36,870,598	*6,482	*28,109,736		976,191	1,759,681,523
1902	39 38	868,510	1557,948,826	23,181	39,389,988			9,777,803	907,171	x,646,013,181
1901	38	752,813	1397, 162,009	21,970			26,575,175	9,148,156	787.747	1,470,317,887
1900	40		1298,771,229	15,123			22,143,100	9,020,836	687,005	1,356,769,653
1899	37		1239,890,685	13,965	26,357,504		28,789,247	9,268,592	632,704	1,304,306,028
1898	36	471,001		10,659	23.503,155	4.075	9,312,990	10,525,320	485.735	1,018,366,027
1897	35	418,778		9,440	22,831,573		7,854,536	10,451,220	431,457	923,804,876 796,124,326
1896	35	338,159		8,436			14,733,870	5,950,012	350,106	
1895	34	355.917		10,053	25,471,535	1,599	13.812,665	8,979,368	366,565	864,815,534
1894	32	372,561		18,085	46,160,659		16,835,406	8,357,589		985,520,033
1893	31	375,941		17,096	50,368,922	1,199	7,745,561	9,172,754	404,236	1,058,659,86
1892	30	339,186		11,741	35,586,224	1,051	6,977,933	10,709,842	353,083	952,884,380
1891	30	314,844	1	10,424		1.1	4.773,908	11,911,040		932,705,515
1890	31	279,728		6,855	21,276,126		3,160,808	13,706,404		883,78 7,019
1889	31	242,513		6,326			4,344,466	13,933,646		787,665,283
1888	29	199,401		4,412			1,672,260	12,557,737	204,365	631,731,701
1887	29	170,381	504,046,082	3,681	10,993,218		1,498,084	13,522,310	174,675	531,170,783
1886	29	146,663	1	3,212	9,732,175	1 1	1,463,180	13,138,739	151,102	448,514,243
1885	29	151,752		2,493	9,362,734	735	1,469,574	I3.243.953	156,214	378,214,523
1884	29	124,141	297,999,559	2,916	8,696,180		737,964	13,667,467	127,965	321,310,170
I883	29	107,368	287,194,576	2,464	7,063,045	476 669	1,103,604	12,635,642	110,302	308,064,853
1882	30	88,867	236,204,979	2,409	7,045,247	0009	1,417,886	12,538,095	91,945	257.517.216
1881	30	76,929		2,440	6,671,283		1,648,358	11,446,710	80,929	222,582,483
1880 · · · ·	30	68,230		3.349	9,545,529		1,839,362	9,937,906	72,267	187,504.256
1879	31	62,291	143,500,140	4,334	12,501,132	874	2,429.347	9,635,701	67,399	167,865,390
1878	34	60,478		5,032	14,357,906		3,892,133	10,567,349	67,040	156,501,129
1877	34 38	75,943		4,485	13,043,070	1,009	2,647,288	29,407,112	81,909	178,283,617
1876		91,711		5,446	15,833 044	769	1,889,397	28,170,689	99,036	232,665,489
1875	45	126,682		6,017	17,468,885		583.947	4,203,766	133.095	299,27 6,337
1874	50	147,168	318,314,777	9,019	24,783,378	76	1,404,067	4,303,350	144,783	351,803,670
x873	56	189,682	431,244,627	6,722	18,665,907		5,979,708	10,820,592	199,050	465,614,001
1872	59	187,173	445,389,184	7,920	23,158,525	950	3.125.375	6,863,701	201,366	489,924,857
1871	68	187,881		7,248	20,110,179	1	4,552,494	3,432,259	209,753	488,665,022
1870	71	220,530	524,992,564	5,567	15,490,044		3.239.537	24,748,306	237,180	587,863,236
1869	70	224,995	595,842,354	4,071	11,296,660	830	2,780,033	3,648,999	231,269	614,762,420
1868	55	192,749	554,417,404	3,391	9,535,878	996	1,582,134	2,809,967	201,922	579,657.371
1867	43	154,055	457,878,617	2,524	7,067,433	16	263,190	1,915,972	158,605	471,611,744
1866	39	130,813	395,944,163	1,871	4,218,123	32	156,160	423,227	134,300	404,508,474

^{*} Policies increased.

Dividends to Stockholders of Life Insurance Companies.

FOR 25 YEARS-1879-1903 INCLUSIVE.

YEAR.	ÆTNA I HARTI		Amer Cent Indian	RAL,	BANKERS, New York. Capital, \$100,000.	BANKERS OF NES. Capital, \$100,000.	BERKSHIRE LIFE. Capital, \$25,500.*	CENTRAL OF IOWA. Capital. \$50,000.	Connec Gener	
*	Capital.	Dividends.	Capital.	Dividends.	Dividends.	Divl- dends.	Dividends.	Dividends.	Capital.	Divi- dends.
	S	\$	\$	\$	\$	\$	\$	- S	\$	\$
1879	750,000	75,000	, T		1	1	1,785	•	250,000	15,000
1880	1	75,000			1	1887.	1,785		1	15,988
1881	l	75,000	•	1	ì	H	1,785	i	150,000	12,000
1882	ſ	75,000		1	l	.9	1,785	į	1	12,000
1883	1,000,000	87,500		1	i	72	1,785		1	12,000
1884.	i	100,000		1		į.	1,785	ية ا	i	12,000
1885	•	100,000		٠.	İ	58	1,785	%§		12,000
r886	1	100,000	l	1899.	Reincorporated in 1899.	Organized in	1,785	Organized in 1896.		12,000
1887	1,250,000	112,500	1	ם		0	1,785	. .	1	12,000
1888	1,250,000	125,000		Organized in	=	6,000	1,785	2	i	12,000
	i		Į.	7	l §	1		5	1	1 '
1889	1	125,000	1	2	l Ē.	6,000	1,785		í	12,000
1890		125,000	1	T T	i Š	6,000	1,785	, <u>20</u>		12,000
1891	1	125,000		S 20	5	6,000	1,785	0		12,000
1892	1,500,000	125,000	}	اۃ	ទ្ធ	6,000	1,785	· ·	I	12,000
1893		187,500	1	~	1 5	6,000	1,785	1	ł	12,000
1894		150,000	٠,	ļ	🕰	6.000	1,785	ĺ	l	12,000
1895	1,750,000	156,250	ł .	1	i	6,000	1,785	l	Į.	12,000
1896		175,000	ì	J	1	6.000	1,785	ł		12,000
1897		175,000	ł	1	1	6,000	1,785			12,000
1898		175,000	1	ĺ	Į.	6,000	1,785	• • • • • • • • • • • • • • • • • • • •		12,000
t899.	1	1218,750		l	ł	6,000		• • • • • • • • • • • • • • • • • • • •		12,000
1900.	1	1218,750	137,923		5.500	5,760	1,785 1,785			12,000
1901.	1	1218,750	135,962 136,785		5,500	6,000	1,785	•••••		12,000
IQ02.	'}	1210,750				6,000	1,705	•••••		11,2500
1903.	2,000,000	1218,750	137,000	8,347 8,265	0,000	6,000	1,785	2,000	l	12,0000
-903.	.,,	1237,500	1	0,205	1	0,000	1,705	1 2,000	!	-2,000

^{*} Amount of guarantee fund not retired.

[†] Including \$43,750 from accident branch.

YEAR.	CONSERVA- TIVE LIFE, LOS ANGELES Capital, \$400,000.	Equitable, New York. Capital, \$100,000.	EQUITABLE INDUSTRIAL WASH., D.C. Capital, \$100,000.	Equita Iow		GERMANIA, NEW YORK. Capital, \$900,000.		nd Life of rd, Conn.	Home, New York Capital, \$125,000.
>	Dividends.	Dividends.	Dividends.	Capital.	Divi- dends.	Dividends.	Capital.	Dividends.	Dividends.
	\$	\$	\$	\$	\$	\$	\$	\$	\$
1879	, T	7,000	,	56,000	5,600	24,000	256,400	17,976	15,000
188o		7,000	i	30,000	5,600	24,000	250,000	16,442	15,000
1881	.[7,000				24,000		17,500	15,000
1882		7,000		100,000	11,563	24,000	1	17,500	15,000
1883	•	7,000		,	10,000	24,000		20,000	15,000
1884	-}	7,000	i .	1	5,000	24,000		20,000	15,000
1885	·	7,000	l g	!		24,000		20,000	15,000
1886.	ا ہا	7,000	l Š	ĺ		24,000		20,000	15,000
1887.	· 🐧	7,000	<u> </u>	l		24,000		20,000	15,000
1888.	Organized in 1900.	7,000	Reincorporated in 1902.			24,000		20,000	15,000
1889.	. =	7,000	5		5,000	24,000		20,000	15,000
1890.	· 2	7,000		Į.	6,000	24,000		20,000	15,000
1891.	. 4	7,000	1 &		6,000	24,000		20,000	15,000
1892.		7,000	į ž	ŀ	7,000	24,000	}	20,000	15,000
1893.	· 📜 🗎	7,000	i š		7,000	24,000		20,000	15,000
1894.	. •	7,000	2		7,000	24,000	1	20,000	15,000
1895.	.1	7,000	· -		6,000	24,000	!	20,000	15,000
1896.	-]	7,000	١.	1	7,000	24,000	1	20,000	15,000
1897.	.)	7,000	1	ĺ	7,000	24,000	ì	40,000	15,000
1898.	-	7,000			7,000	24,000		25,000	15,000
1899.		7,000		ŀ	7,000	24,000	ĺ	30,000	15,000
1900.		7,000		ĺ	7,000	24,000	500,000	280,000	15,000
1901		7,000	1	l	7,000	24,000	!	40,000	15,000
1902	,	7,000	2,712	l	7,000	24,000	l	40,000	15,000
1903	} 18,000	7,000		[7,000	24,000	l	40 000	15,000

DIVIDENDS TO STOCKHOLDERS-Cont.

YEAR.	ILLINOIS LIFE, CHICAGO, ILL. Capital, \$100,000.	Manhatt'n New York. Capital, \$100,000.	MARYLAND. Capital, \$100,000.		POLITAN, YORK.	MICHIGAN MUTUAL. Capital, \$250,000.	MISSOURI STATE, ST. LOUIS, Capital, \$100,000.	NATIONAL OF U. S. OF A Capital, \$1,000,000.
	Dividends.	Dividends.	Dividends.	Capital.	Dividends.	Dividends.	Dividends.	Dividends.
	\$	\$		\$	\$	\$	<u>s</u>	\$
879		40,000	8.000	100,000	1	25,000	•	25,000
88ó	.t	40,000	9,000	,	7,000	25,000		70,000
881	.	40,000	8,000		7,000	25,000		T00,000
882	.[40,000	7,000	İ	7,000	25,000	1	150,000
883	•	40,000	6,000	500,000	21,000	21,250		100,000
884	ا نه ا	40,000	6,000	i	33,936	17,500	ģ	150,000
885	1899.	40,000	6,000		35,000	17,500	1902.	150,000
886	2	40,000	6,000	[]	35.000	17,500	-	150,000
887		32,000	6,000		35,000	17,500		50,000
888	70	32,000	- 6,000	İ	35,000	17,500	8	• • • • • • • • • • • • • • • • • • • •
889	Organized in	24,000	6,000		52,500	17,500	Reincorporated in	60.000
:89ó	3	16,000	6,000	1,000,000	70,000	17,500	<u> </u>	100,000
891	26	16,000	6,000	2,000,000	126,000	25,000	ğ	100,000
892	0	16,000	6,000		140,000	25,000	oa	• • • • • •
893		16,000	6,000		140,000	25,000	?ei	200,000
894		16,000	6,000	-	140,000	25,000	_	50,000
895	l i	16,000	6.000		140,000	25,000		50,000
896	i	16,000	6,000		140,000	25,000		100,000
897	i i	16,000	6,000		140,000	25,000		100,000
898		20,000	6,000		140.000	25,000		• • • • • • • • • • • • • • • • • • • •
:899		16,000	6,000		£40,000	25,000		• • • • • •
900		16,000	6,000		140,000	25,000		•••••
		20,000	6,000		140,000	25,000		
902		16,000	6,000		140,000	25,000	1,200	• • • • • •
		16,000	6,000		140,000	25,000	8,000	

YEAR.	PACIFIC	MUTUAL.	Рисвиіх	MUTUAL.	PROVIDENT	L. AND T.	PROVIDENT SAVINGS. Capital, \$100,000.		NTIAL OF WARK,
Ā	Capital.	Divi- dends.	Capital.	Divi- dends.	Capital.	Dividends.	Dividends.	Capital,	Dividends.
	<u>s</u>	\$	\$		\$	\$	\$	\$	\$
1879	100,000	1	100,000	6,000	500,000			5,000	9,000
188o.	1	1	1 1	6,000	1		1,380	100,000	
1881	1	1	1	6,000	i		1,380		
1882		1	1 1	12,000	893,5871/2				9,900
1883				24,000	1,000,000			103,000	14,500
1884	ļ	9,055	l i	24,000				106,000	20,500
1885	1	TO,945	1	24,000			6,325	115,000	49,450
1886	l	10,000	1	24,000				149,500	14,950
1887		10,000	} !	24,000		48,300			80,730
1888		10,000		24,000	1	44,610		209,300	20,930
1889		10,000	1 . 1	12,000		46,470			41,860
1890		10,000	1,050	• • • • • •		46,590		418,600	83,720
1891		10,000	1			46,370	6,978	837,200	83,720
1892			l l	••••		48,730	6,977		83,720
1893		10,000	None	••••		46,970	6,978		200,000
1894		8,000	l l		ł .	47,170	6,977	2,000,000	200,000
1895	i	8,000		• • • • • •	i	48,790	6,978		200,000
1896	ì	8,000	l !			44,620	6,978		200,000
1897	200,000	8,000	l l	• • • • •		45,970	3,489		200,000
1898		11,600		•••••		48,370	10,466		200,000
1899		14,000				43,205	6,978		200,000
1900.		14,000	!!!	•••••		41,065	6,978		200,000
1901	500,000	14,000	1 1		1	40,500	6,978		200,000
1902	í	26,775		•••••		40,040	6,975		200,000
1903	ļ	35,000	1 1			40,670	6,972		200,000

[†] By vote of the policyholders the capital stock was bought in in 1889, except \$1050, which was not retired until 1898. Company is now purely mutual.

† The charter of this company provides that the interest earned by the capital goes to the trust department, from which source dividends are also paid. The figures from 1887 to 1908 are from the Massachusetts reports. Earlier figures are not obtainable.

DIVIDENDS TO STOCKHOLDERS-Cont.

YEAR.	TEXAS LIFE. Capital, \$100,000.	TRAVEL HARTI		Union Central. Capital, \$100,000.	United S	TATES LIPE.	Washing- TON. Capital, \$126,000.
	Dividends.	Capital.	Dividends.	Dividends.	Capital.	Dividends.	Dividends.
	<u>s</u>	<u> </u>	\$	<u> </u>	\$	\$	\$
379	•	600,000	72,000		250,000	28,027	8,636
38o	1	100,	72,000	10,000		20,628	8,925
381			72,000	10,000		30,271	8,689
382			96,000	15,000	440,000	30,682	8,654
383	i	l	96,000	10,000		30,776	8,636
B84	<u> </u>	İ	96,000	15,000	ł	30,800	8,820
885	8		84,000	10,000	1	30,800	8,696
886			84,000	10,000	!	30,800	8,591
887	-		96,000	10,000	i	30,800	8,547
888	8		96,000	10,000	l	30,800	8,571
:889	Commenced business in 1901.	1	96 000	10,000	ì	30,800	8,691
:890	ğ	I	96,000	10,000		30,800	9.072
1891	1 =		a 96,000	10,000	1	30,800	8,750
1892	l §	i	113,000	10,000	ł	30,800	8,750
1893	l ğ	ļ	100,000	10,000		30,800	8,750
1894	ğ	1,000,000	100,000	10,000		30,800	8,750
1895	[1	100,000	10,000	1	30,800	8,750
1896	lŏ	ì	125,000	10,000	1	30,800	8,750
1397			125,000	10,000		30,800	8,750
1898		1	175,000	10,000	i	30,800	- 8,750
1899	1	1	150,000	10,000	1	30,800	8,750
1900	1	1	150,000	10,000		30.800	8,750
190t		1	150,000	10,000		30,800	8.750
1902		l	150,000	10,000	1	30,800	8,750
1903	6,000	1	250,000	10,000	1	30,800	8,750

a Prior to 1892 dividends were paid from accident branch; for the year- 1892 to 1896 they were paid from life branch; \$75,000 was paid from accident branch in 1897, \$50,000 in 1898 and \$100,000 in 1899; dividends since 1899 paid from accident branch.

The following shows the capital stock and amount paid for dividends to stockholders by stock companies reporting to the New York Insurance Department since 1859:

YEAR.	No. of Com- panies.	Capital.	Dividends.	YEAR.	No. of Com- panies.	Capital.	Dividends.
			\$			\$	
359	8	1,575,000	14,116	1882	17	3,637, 087	276,400
960	11	2,121,200	62,333	1883	17	4,396,500	315,197
361	11	2,118,000	69,513	1884	17	4,405,500	349.59
62	13	2,310,000	85,867	1885	17	4,440,000	374.981
363	17	2,653,500	129,371	1886	17	4,440,000	339,451
364	22	3,134,200	141,182	1887		4,787,800	403,362
865	25	3,498,200	277,700	1888	17	4,767,800	354.836
866		4,790,600	218,526	1889	17	5,527,100	372,38
36 ₇	35	5,577,600	340,361	1890	18	5,936,750	413,12
868	45	8,387,768	640,248	1891	17	7,157,700	571,78
86g .	57	9,876,364	617,505	1892	17	7,407,700	602.78
876		10,519,484	578,152	1893	17	8,570,500	768.56
871	55	10,898,359	632,534	1894	18	8,970,500	735,06
872		9,667,416	528,008	1895	19	9,570,500	741,31
1873	45	9,313.456	452,976	1896	20	9.810,500	793.05
1874		7.227,000	376,619	1897	20	9,740,500	739 55
1873		5,746,700	364,062	1898	20	9,740,500	829,15
1876	26	5,176,500	334,410	1899	20	9,740,500	745,06
1877	22	4,866,500	356,785	1900	22	10,340,500	980,56
1373		4,950,500	249,350	1901	20	10,165,500	736,31
1879	19	5,262,900	287,272	1902	19	9,715,500	744.33
1880		4,050,500	339-355	1903	22	11,365,500	
18811881		3,150,500	250,624	1 -			
		J. J. J	•	Total (45 years).	١	·	20,299,79

The following table shows the four principal items of the business of the companies transacting industrial insurance, year by year, since this class of business was commenced. The Baltimore, the Colonial, the Metropolitan, the Prudential, the John Hancock, the Life Insurance Company of Virginia and the Western & Southern also transact ordinary life insurance business, and the columns of premiums received and losses paid include those branches, while the columns of insurance written and in force include only their industrial business.

	BALTIM	BALTIMORE LIFE, BA	BALTIMORE, M	MD.			JOHN HANCOCK.	OCK. POSTON,	4, MASS.—Continued.	ntinued.	
	Insurance	INSURANCE	CE IN FORCE.	Premiums	Losses	, a, a,	Insurance	INSURANCE	INSURANCE IN FORCE.	Premiums	Losses
YEAR.	Written.	Number.	Amount.	Received.	Paid.		Written.	Number.	Amount.	Received.	Paid.
	\$4.969.152	105,587	\$7,770,477	\$596,472	\$96,731	1882.	\$3,718,902	48,568	\$5,006,488	\$415,537	\$194,053
1901		100,714	6,529,913	24.30	88 84 89 84 89	1880	5,483,43I	30.708	3,139,018	336,198	172,570
1899		92,310 86,061	5,042,853	523,785 467,880	54.921 47.599	678I	1,275,918	6,327	951,000	294,043	102,14
	4.451,355	76,974	4,251,905	421,496	39.879	LIFE	LIFE INSURANCE COMPANY OF	OMPANY OF	VIRGINIA, RICHMOND,		VA.
	Соц	COLONIAL, JERSEY	Y CITY, N. J.			1963	\$11.006.867	331 452	\$34.503.483	\$1.500.463	\$434,204
						1902	12.437.338	302.839	30,303.815	1,338,518	392,99
	\$7,122.800	20,076	\$8,028,103	\$364.588	\$86,855	Igol	10,785,037	266,685	26,906,073	1,151,213	373.41
1001	5,454,044	55.597	4,668,763	202,454	1/9/9	1800		23/,203	20,246,656	037.001	308.25
1900		34,674	3,650,629	152,501	39,501	1898.		194.951	18,373,119	852,028	252,02
		27,697	2,854,075	85.252	15,900	1897		165,660	15,264,250	752,215	214,27
1898	2,719,798	10,623	1,423,482	23,626	4.221	1896		149,672	13.778,199	712,932	822
			اء			1895		110,614	11,053,039	591.301	8,6
	Corn	COLUMBIAN NATIONAL,	NAL, BOSTON			1893	6,998,569	75,130	6.643.061	546,151	154.539
						1892		69,527	6,230,224	475,520	120,49
1903	\$4,813,941 759,640	18,756	\$2,630,959 615,316			1891	4,940,820 3,000,115	32,927	3,589,726 4,520,424 2,589,726	395,191 234,547	2 2 2 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3
			1			1888	2,510,276	15.103	1,076,377	127,040	8 8
	CONTENTUEA	TNEA LIFE,	WILSON, N.	<u>ن</u>		1887	1,250,000	* 10,500	* 850,000	99,556	80,58
r903	\$43,980	862	\$22,360	\$1,283	₩.		METRO	METROPOLITAN. NEW	w York, N.	v.	
	EQUITABLE INDUSTRI	INDUSTRIAL.	WASHINGTON	N, D C		:	\$297,968,863	7,187,345	1,059,875,827	\$45.656,961	\$12 907,617
1903	\$1,665,414	23.304	\$2,692,699	\$95.125	\$24.401	1902	312,990,338	6,698,391	981,676,306	39,653,725	11,390,90

	HART	HARTFORD, HART	ARTFORD, CONN	+		1899	253,390,020	4,317,274	591.427.272	23,372,770	7,691,943
1903	\$2,949,545	30°00	\$2,873,146		:	1897	232,264,188	4,028,722	534.343.756	21,402,966	6,990,866
1902	2,596,114	16,714	2,197,342	:	:	1990	109,020,543	ייי לייי מייי ליייי מיייי ליייי	100 000	18.236.018	6.580.300
1001	1,992,731	10,935	1,502,743	:	: : : :	1803	204.220.457	3,430,046	493.514.171	16.827.016	5,747,893
200	3,094,055	10,323	1,750,220			1803	150.057.703	2,032,004	243.017.746	14.361.214	C. 525. 120
	HOMB	WIL.	MINGTON, DEL.			1892	127,222,476	2,715,414	905.451.576	12,514,078	4.898.38
	6			•	6	1891	25.007.488	2,278,487	254,939,881	10,830,373	4,408,379
	\$284,400	12,048	91,091,809	649,043	\$14,954	188	02.726.883	1.840.113	200,820,020	8.342.045	3,042,818
1001	2 4 7 7 4 4 5	2 2 2	1,440,933	40,40	/ S	1888	01,242,046	1,622,642	176,533,142	6,810,110	2,550,105
980	1.551.070	146	080,080	18.523	9	1887	811,050,118	1,345,125	147,758,287	5,618,767	2,008,936
	Transfer I		0	C.		1886	72,783,721	1,066,875	119,560,339	4,438,096	1,566,514
	IMMEDIATE	E BENEFIT.	BALTIMORE.	MD.		1885	57,819,912	829,833	91,234,252	3.414.0	1,279,045
	-		_			1884	59,505,421	666,00	71,905,035	2,011,010	265
1903	\$391,268	10,703	\$705,128	\$58,857	\$16,245	1003	750	20,700	20,030,00	2,5/5/2	25.030
8	421,318	7,587	509.131	\$4,996	14,253	1002	30,024,109	200	100 A	Sec Ora	200
106I	441,309	7,201	406,849	4,760	14,314	1001	200	3 5		200	200
1900	139,535	5,131	228,512	43,763	14,004		2/9/2	26,73	819 911	200	144.49
	1,102,618	4.481	195,802	43,693	11,241		250.52	544.0	240,046	200	
1898	1,488,774	13.051	1,000,704	62,483	19,991				1	1	
	1/26/2001	2		l	5/0/17	===	MUTUAL OF	PALTIMORE,	S, BALTIMORE,	, MD.	
	JOHN I	HANCOCK, B	Boston, Mass	,							
						1003	\$1.814.548	42,162	\$3,005,453	\$188,158	\$74,508
1993	\$57.444,640	1,395,779	\$216,375,960	\$12,389,529	\$3,642,681	1002	1,684,671	28,093	2,641,356	165.322	57,119
	08,137,409	1,312,030	300,304,000	10,914,984	2,964,953	Iooi	1,322,112	23,981	180,000,081	147,363	59.09
ion	57,928,751	1,223,500	177,597,439	9,595,301	2,819,024	1900	1,217,455	20,855	1,872,030	128,201	43,822
8	52,000,700	1,152,444	159,893,850	8,252,341	2,554,905	1899	300,572	17.574	1,526,787	124.502	52.24
200	44.350.033	1,000,197	141,009,004	7,209,290	2,193.573	1898	1,454,344	19,015	1.479,304	119,280	44.35
8.	37,930,020	950,362	124,923,200	0,512,804	I,574,0I5	1897	1,148,486	14.746	1,049,638	101,070	43,4IC
, y	35,959,170	999,410	115,750,709	5,773,144	1,004,027	1896.	550,013	8,155	201,108	93.471	32,19
	30,071,000	35,55	105,040,047	5,217,307	1,043,700	1895	495,236	5,999	541,308	65,493	2
	200000	2,4,5	4/2,545 875,578	20,000	1400		367,993	4,340	440,501	55.5	31,79
03	24.571.070	607.150	2000	3,444,919	1161	1893	92,5	2,0	2005	5,5	3
8	20.326.680	556.435	65,428,121	0.014 AD	100	I aga	906,044	2,030	391,030	16.5	(A)
1891	25,374,745	476,612	54,516,514	2,387,701	032,488						
8	23,083,151	402,147	45,772,709	2,002,644	711,688		PROVIDENCE	LIFE	PROVIDENCE,	R. I.	
1889.	18,239,650	320,264	36,365,419	1,616,585	596,510		-				
288	15,953,123	250,574	29,943,052	1,317,374	473,843		- OF 30-0		6. ch.	C	
207	13,334,392	203,407	23,002,502	1,031,845	357,002	1903	9500,300	, v	Are 1979	2010	201
	20,740,152	140,050	17,005,910	015,750	300,938	1902	9 6	20,4	891.11	200	1 2
	25,000	2/6/2	25,000,935	27.143	99, 900		344349	0.00	310.71	9	Tale
883	1,730		20000	24/1030	804,787	200	524.886	198	224.886	1.40	300

† Industrial department discontinued in February, 1904.

INDUSTRIAL INSURANCE IN THE UNITED STATES—Continued.

YEAR.	Insurance	INSURANCE	ANCE IN FORCE.	Premiums Received	Losses	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	-	Insurance	INSURANCE	E IN FORCE.	Premiums	Lorses
		Number.	Amount.					Written.	Number.	Amount	- Received.	Paid.
1,003	\$190,386,294	5,176,456	\$613,935,910		\$9.812,458	1891	<u> </u>	\$2,661,930	24,638	\$2,329,936	L.	98
Iool	101.712.877	4,200.530	408,127,133	26,681,757	7,411,428	1890	:	2,620,328	16,926	2,000,073	•	
1900.	182,270,423	3,908,622	448,596,996		6,207,418	1888	-	1,000,1	6.237	889,073	14,350	10,037
1899	105,700,248	3,400,109	389.039.257	19,020,792	5,420,750				A COPPLATOR	4700		
1807		2,658,700	303,770,952	14,551,868	4.342,562				DOCUMPIC.	Alba.		
1896		2,437,251	279,030,538	13,329,644	4,158,831	<u></u>	-1		INSURANCE IN	E IN FORCE.		
1895		2,330,741	200,414,100	10,800,700	3,040,754	VEAR.	o. O. ins	Written.			Received.	Paid.
1893	١ 🛏	1,941,533	218,199,566	9.084.844	2,893,708)		Number.	Amount.		
1892		1,653,465	184,306,206	7,525,844	2,518,567			80		59	1	ss.
1891	72,900,170	1,300,383	150,758,907	0.413.283	2,079,009	1903	ı,	596,510,565		1,977,185,534	98.063,490	27.408,191
1880		T 000 218	117.267.416	4.442.822	1,327,856	1902	2.			1,800,454,742		23,243,657
1888.	58.214,081	850,064	92,418,854	3,659,495	1,006,234		n a		12,333,459	1,040,398,540		22,003,402
1887		736,909	81,694,088	2,942,257	853,819	180	2 2			1,202,812,402	16.0	17.022.485
1886.	49,142,316	548.433	59.328,627	2,114,296	593.273	1898	17			1,100,526,870		14.071,238
1885		422,071	40,200,445	1,408,955	418,022	1897	2	415,338,614		995.545.736		13,526,315
1883		273.017	23.053,035	828.0II	22.00	1890	# :	300,852,458	7,375,688	886,484,869		13,420,336
1882		196,007	15,738,973	571,595	157,705	1805	1 2	300,034,304	0,000	802 016 192		12,396,762
1881	9,688,362	133.582	10,959,948	402,947	111,508	1803	1 =	344.361.223	5.748.105	661.568.502		20,057,864
1880		87,462	7,347,892	250,958	57,256	1892	H	276,893,923	5,118,897	582,710,300		8,847,322
1879	3,157,352	43,715	3,800,913	121,500	23,013	1891	0	218.138,800	4,302,427	481,060,716		7,725,328
1877	1,765,090	11.226	1,030,655	28,017	900	1800	0.0	242,250,959	3,875,102	428,037.245		6,423,34I
1876	727,168		443.072	14.495	1,958	1880	0 6	161 260 335	3,352,706	304,463,362		5,080,233
	WESTERN AND	AND SOUTHERN.	RN. CINCINNATI.	T. O.		1887	. 4	158,845,704	2,296,001	254, 104,877	9,692,425	3,370,340
	C	18	300 000	G. S. C.	Con oft	1880.	m	132,674,189	1,704,158	196,694,876		2,466,725
1903	12 048 240	18, 685	10 642 480	91,113,099	200 1 200 1	1887		80.150.308	1,366,370	106 451 000		1,919,533
100	10.878,524	145,006	16.426,534	22,50	203,806	1883	o «	77,017,326	863.584	86.221.162		1.020.100
1000	_	131,132	13.618,878	614,301	150,642	1882) (r)	52,082,281	580,364	55,514,768		701.07
1899.		117,545	196'188'01	508,900	122,494	1881	m	37,089,522	359.942	32,641,798		541,925
808		91,589	8.392,902	397,687	96,448 8	1880	, m	34.768,035	228,357	19,590,780		430,63I
1897		71,301	0.019,053	330,000	30,160	1879	m.	4.956,809	58, 185	5.334.531		329.575
1804		74,43	5.744.720	970	8 8	1970	٠.	1,785,090	23,505	888,790,8		11,338
1804	6,178,914	46,368	4,374,675	227,302	52.456	1876	H H	907.932	11,290	1,030,055		000
1893		41.996	3,691,843	183,415	44,336		•	3		12.5		2
100		14.0f	2,707,300	140,504	39.539	Totals		7,179 860.411	; ; !		935 370,mag	300'00' Her

Insurance in Force.

The following table gives the number and amount of the kinds of policies in force in the companies rting to the New York Insurance Department for the thirty-one years ending January 1, 1904:

ber of	Wno	OLE LIFE.	Endo	OWMENTS.	ALL	OTHER.	т	OTALS.	Average Policy.
Number Companie	Policies.	Amount.	Policies.	Amount.	Poli- cies.	Amount.	Policies.	Amount.	Av
		\$		\$		\$		\$	\$
42	2,824,552	6,032,060,374	1,319,720	2,424,602,853	284,255	784,610,204	4,428,637	9,241,273,431	2,084
39	2,565,610					736,664,749	3,95193	8,440,713.352	2,135
38	2,304,173	5,096,706,152		1,868,476,064		607,620,589	3,458,464	7,572,802,805	2,190
40	2,076,264	4,706,763,418		1,649,201,930		591,131,261	3,071,253	6,947,096,609	2,262
37	1.862,438	4,303,939,941	673,419	1,451,121,609	164.693	510,846,528			2.319
36	1,668,445	3,944,919,851	584,172	1,298,862,521	111,980	386,270,939	2,364,597	5,630,053,311	2,381
35	1.529,901	3,706,985,506	532,026	1,215,644.261	92,414	333,095,778	2,155,241	5,255,725,545	2,439
35	1,404,859	3,517.032,780	483.882	1,135,706,300	87,006		1,975,747	4,967,576,418	2,514
34	1.334.510			1,102,507,832			1,877,808		2,566
32	1,268,408			1,045,117,786		308,266,061	1,780,307	4,657,583,046	2,616
31	1,194,008			1,006,981,181			1,681,511	4,523,478,283	2,690
-	\ ' - ' '			-		0.5 0.101			
30	1,086,386		381,498	950,882,647	73,048	247,935,213	1,540,932		2,732
30	982,905		349.563	884,210,126		199.839.747	1,405,684		2,752
31	888,105			818,161,548		181,826,697	1,276,167		2,783
31	795,894	2 271,769,698		735,888,575		139,347,900	1,141,733	3,147.006,173	2,759
29	714,180	2,003,815,715	266,236	647,425, 7 05	41,21	110,335,708	1,021,631	2,761,577,128	2,703
1	_		1						
29	652,417					97,366,436	929,853		2.661
29	601,816					79,648,795	848,481	2,222,413,050	2,619
29	594,141	1,517,053.856				63,253,710	814,691	2,023,517,488	2,484
29	553,944	1,426,692,966		394.435.974		49,600,019	750,567	1,870,728,059	2,492
. 29	527,169	1,371,873,073	156,538	345,872,270	21,952	45,984,672	705,659	1, 7 63, 73 0,015	2,499
. 29	FOE 250	1,284,035,608	136,979	287.055,694	19,227	66,557,570	661,458	1,637,648,872	2,476
29	486,864					39,475,881	627,265	1,539,848,581	2,455
30	477,290		112,846	216,574,461		44,337,380	608,681	1,475 994,672	2,425
. 31	468,335	1,191,642,091		202,767,920		45,551,154	595,486	1,439,961,165	2,401
34	479,073	1,218,084,463		210,530,819		52,305,941	612,843	1,480 921,223	2,417
1 34	7/3/3/3	_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			25,553	3-13-319-4	,-43	-,-,	-,/
. 34	494,637	1,278,301,131	120,848	228,234,637	17,611	49.569,555	633,096	1,556,105,323	2,458
. 38	550,387	1,426,529,353		260,113,904		49,351,933	706,179	1,735,995,190	2,458
45	580,432	1,532,469,181	156,629	308,605,253	37,564	80,968,712	774,625	1,922,043,146	2,481
50	575.781	1,550,455,549		307,161,461	32,262	55,374,804	799,534	1,997,236,230	2,498
56		1,640,489,200	174,298	367,642,701		52,016,022	817,081	2,086,027,178	2,553
1	<u>' </u>					,			

SYNOPSIS OF LIFE INSURANCE FOR THIRTY YEARS.

Showing aggregates of premiums, interest on investments, payments to policyholders, and accumulation of assets in thirty years (1874-1903) of twenty-eight life insurance companies.

NAME AND LOCATION OF COMPANY.	Admitted Assets Jan. 1, 1874.	Premiums Received in Thirty Years.	Interest on Investments, Etc., for Thirty Years.	Total Income for Thirty Years.	Aggregate Amounts Paid to Policyholders in Thirty Vears.	Excess of Premiums over Payments to Policyholders	Admitted Assets Jan. 1, 1904.	Assets Accumulated for Policyholders' Benefit in Thirty Years.	Ratio of Benefits to Policy- holders +
Æma, Harford. Berkshire, Pittsfield. Connectiou General, Harford. Connecticut Munal, Harford. Equitable, New York.	\$ 18,946,579 2,510,762 1,044,361 37,628,631 22,378,215	\$ 132.363,859 31.506,338 9.537,707 156.34,824 753,646,400	\$ 57,216,524 8,189,686 3,401,872 91,008,251 184,298,243	\$ 189.580,383 39.695,924 129,265,924 247.333,075 937,944,643	\$ 113,627,725 23,795,117 5,734,686,231 419,678,018	\$ 18,736,134 7,711,121 3,792,774 -*28,361,397 333,968,382	\$ 68.067.863 12,693.704 4,987.738 64,934.955 379,704,790	\$ 49,121,284 10,182,942 3,943,377 27,304,344 357,326,575	\$ 123.0 107.8 101.6 135.7
Equitable, Des Moines. Germania, New York. Home, New York. Manhattan, New York. Maryland, Baltimore.	218,099 5,920,675 3,729,679 8,847,448 739,788	5,905,709 69,002,460 34,670.738 47,505,799 4,728,725	1,903,991 23,550,851 11,342,911 19,480,513 2,196,007	7,809,700 92,553,311 46,013,649 66,986,312 6,924,732	2,418,246 48,578,281 -23,373,391 42,629,671 3,511,282	8,487,463 20,424,179 11,297,347 4,876,128 1,217,443	3,616,640 32,476,116 15,102,841 17,682,605 2,343,892	3,398,541 26,555,441 11,273,162 8,835,157 1,604,102	80 80 80 80 80 80 80 80 80 80 80 80 80 8
Massachusetts Mutual, Springfield Michigan Mutual, Detroit. Mutual, New York. Nutual Benefit, Newark National, Montpelier	4,968,618 441,042 65,346,401 28,620,956 1,535,729	70,716,351 21,390,138 822,195,581 195,721,350 53,257,937	20,385,049 5,214,707 248,375,461 76,210,500 12,872,675	91,101,400 26,604,845 1,070,571,042 271,931,850 66,130,612	42,716,524 11,027,835 555,910,140 175,783,275 24,233,435	27,999,827 10,362,303 266,285,441 19,938,075 29,024,502	33,590,999 8,343,765 401,821,662 87,453,407 28,360,350	99, 622, 381 7, 902, 723 336, 475, 261 58, 832, 451 26, 824, 621	108 88.5 119.9 95.9
National of U. S., Chicago New England Mutual, Boston New York, New York Orthwestern Mutual, Milwaukee Penn Mutual, Philadelphia.	3,257,108 12,593.673 24,342,452 14,006,755 4,101,133	8,200,058 82,344,373 733,249,269 282,744,347 119,418,930	7,170,847 31.533,430 172,409,690 79,121,807 31,090,041	15,379,905 113,877,803 905,658,959 361,866,154 150,508,971	7,687,152 73,811,138 389,333,334 150,299,899 67,786,854	521,906 8,533,235 343,915,935 132,444,448 51,632,076	4,694,795 35.784,010 35.952,048 178,200,625 60,785,960	1,437,688 23,190,337 328,399,596 164,193,870 56,684,827	111.2 117.8 97.9 111.3
Phoenix Mutual, Hartford Provident Life and Trust, Phula State Mutual, Worcester. Travelers, Hartford Union Central, Cincinnati	8,901,586 2,127,029 1,587,795 1,723,389 870,212	42,615,424 87,008,635 43,996,536 48,765,757 65,298,624	19,184,652 28,001,313 10,725,194 18,179,475 17,437,869	61,800,076 115,009,948 54,721,730 66,945,232 82,736,493	39,407,180 44,211,040 24,416,165 23,134,048 26,502,111	3.208,244 37.707,595 19.580,371 25.631,709 38.796,513	17.011,162 51,151,562 23,249,248 32,197,451 38,630,328	8,109,576 49,024,533 21,661,453 30,474,062 37,760,116	111.5 112.9 104.7 110.0
Union Mutual, Portland, Me. United States, New York. Washington, New York.	7,717,851 4,179,902 3,886,453	33.704.373 29.141,418 52,044,136	10,763,564 9.745,747 15,369,486	44,467,937 38,888,165 67,413,622	28,505,664 22,371,328 39,422,589	5, 198, 709 6,770, 090 12, 621, 547	10,196,359 8,783,134 16,963,886	2,478,508 4,603.232 13,077,433	91.9
Aggregates (28 companies)	- 292,172,321 4,0	37.6	04,696 1.216,380,756 5.253.385,452 2.619,592,596 1.417,412,100 1.991,479,694 1.700,207,573	5,253,385,452	2,619,592,596	1,417,412,100	1,991,479,694	1,700,207,573	107.0

† Being the ratio of payments to policyholders plus the increase of assets to premium receipts for the thirty years. Payments to policyholders exceed premiums received.

THE RATE OF INTEREST EARNED ON MEAN INVESTED FUNDS BY THIRTY LIFE INSURANCE COMPANIES FROM 1884 TO 1903, INCLUSIVE.

AVERAGES.	1901 1902 1908 1884 1889 1894 1899 1996 1999 1984 1999 1984	444 451 451 451 452 453 453 453 453 453 453 453 453 453 453
	1806 1800	40 40 <td< td=""></td<>
	1896 1897	\$2884 28888 45684 4574 4474 2452 4644 \$2884 28888 4588 4584 4545 3682 3882 38828 \$38888 88888 88582 88585 58442 4444 4444 4
	1898 1894 1896	888888
	1861 1888 18	28888888888888888888888888888888888888
Ę	1880	24 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
į	1887	8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8
į	26	7.4777. 7.47.47. 7.07.47. 7.70.07. 7.7.64.77. 0.0.97.7. 7.8.8.8.8.8. 8.4.0.8.8.8.8.4.0.8.7. 8.4.8.4.4.8.8.4.8.8.8.8.8.8.8.8.8.8.8.
	COMPANIES. 1884	Runa Life

THE EXPENSE RATE PER CENT OF MEAN INSURANCE IN FORCE OF TWENTY-SIX LIFE

																ļ			<u>. </u>		<	AVERAGES	ś		
COMPANIES.	1884	26	98	788	88	88	180	1801	1808	1898	1894	1806	1806 18	1867	1808	1900	1901		1908	2 5 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	88 38	2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	86 58 86	1975 1908	
Etta Life	0.00 50.00 4.00 8.00 8.00 8.00 8.00 8.00 8.00	50 H 0 0	8,70,00 88,00,00 88,00,00	8,89,8 19	8 4 2 6 9	0.81 0.99 1.07 1.02	80.010.0	0.83	0.095	0.0.1.0.0 8.80.0.0 7.40.00	88 2.00	K & 8 K &	82888	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2.0.0 2.0.0 2.0.0 2.0.0 2.0.0 2.0.0 3.0 3	00000	8° 8° 8° 8° 8° 8° 8° 8° 8° 8° 8° 8° 8°	0 0 H 0 H 0 0 0 0 H 0 H 0 0 0 H 0 H 0 0 H	90.00.1	2,88,7,8	00000 Kg 2008	9 0 0 0 0 2 9 9 0 8	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	00000 50000 50000	
Germania. Home Life Manhattan Massachusetts. Michigan Mutual.	901 101 101 101	0.91 0.91 1.09 1.19	28.11.0.11.0.2.1	0.11.0 0.90.0 1.160.0 1.160.0	288 100	52.48.9	8,8,8,0	1.15	0 8 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	4 7 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0.1.1.0.0 0.1.1.0.0 0.1.1.0.0	84898 94898	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	11.0.1 11.0.1 11.1.0.1	1.07 1.19 1.14 1.14 1.22 0.91 0.84 1.17	8 4 4 4 5 1 1 1 1 0 1 2 2 2 2 2 2	4 4 5 4 4 5 4	48484	20.256	0.93	9611	881188	12.10.00.10.00.10.00.00.00.00.00.00.00.00.	1 4 8 9 E. I.	
Mutual of New York Mutual Benefit. National of Vermont New England	0.56 0.97 0.68 1.18	0000 H	100001	8,8,8,8,8	0.72	H O H O H H O H H O H O H H O	8888.5	20101 2018 11	0.010 0.033 0.003 0.003	10.00 10.00	# 8 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	88888	0.000 0.000 0.000 0.000	9.7.8.88 9.7.8.89	0.75 0.75 0.79 0.83 0.99 0.99	18778 1.0.1.0 1.0.1.08	0 2 7 8 0 1.0 0 0 1.0 0 0 1.0 0 0 1.0 0 0 1.0 0	600000 1100000 1100000	26,661	0.59	1010 1010 1010 1010	16848	0.32 0.82 1.08	11.0 1.09 4.00 1.07	
Northwestern Penn Mutual Phoenix Mutual Provident L. and T.	0000 6888 K		9,000	91.98	388	8888	2888	8.11.0	%. 4. k	7.8.4.0 0.0.1.0	0.68 0.47 0.47 0.40	0.71	2.0 ± 0	0.74 0.95 0.73 0.73	0.79 0.99 0.97 0.72 0.73	99 97 1:09 70 0:75	70 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0.11.0 0.10.0	2010 8010 8010	0.00 0.00 0.73 0.73	0.0 80.0 80.1 0.77.0	28.25 48.25	0.82 1.01 1.18 0.78	0.0 0.0 81.1 47.0	
Provident Savings. State Mutual Travelers. Union Central	28.0 28.0 4.0 7.0 7.0 7.0 7.0	0.53 0.91 1.95	0.00 4 0.4.6.8	2000 I	42.68	1888	1.57	10.00	2 2 2 H	8 2 2 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	000H	20.00 20.00 20.00 20.00 20.00	0.86 0.86 0.06 0.00 1.00 H	1.01 0.93 1.05 1.05	0.38 0.88 0.74 0.82 0.74 0.83 0.74 0.74	50 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	0 4 70 6 1 0 0 0 2 4 8 9	4.0 0 1 20.0 1	3,8,6,4	0.851 1.87	0.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0	0.87 0.74 1.00	1.000 8.908 8.908	9.00 9.00 1.11	
Union Mutual United States Washington	1.14	1.11 1.53 0.94	1.12 1.53 0 97	1.13	1.16 1.40 1.27	8 8 8 8 8 8	2001	11.18	1.183	1.23	0.1.0	1.001	1.09	1.23 1.11 1.17	.39 1.31 15 1.24 40 1.61	нын	29 1.38 29 1.31 77.1	8 1 1 2 5 6 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	1:30	1.13	1.18	1.08	1.38	1.2.1 2.2.1 8.2.1	
Averages (s6 cos.)	0.79	0.83	0.87	6.03	96.0	\$	7.04	1.01	0.97	96.0	0.93	\$ \$	क्ष	\$	8	1.03	H	1.03	1.03	0.88	8	\$	1.03	0.97	

PER CENT TO MEAN POLICIES IN FORCE OF TERMINATIONS BY SURRENDER FOR TWENTY-NINE COMPANIES FROM 1884 TO 1903, INCLUSIVE.

		98 5 50 98 5 50 98 5 50 98 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	1.34 1.79 2.38	1 8 8 1 8 57 8 1 8 57 8 1 8	3.5.5. 3.8.5.3.4.	2 1 1 1 1 1 1 2 4 2 8 2 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	1.35 8.55 8.11 1.12	0.72 1.81 1.24 1.24	1.82
	oğ.	1906	0.95 1.84 1.59 0.93	2.4.1.1.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.	2.1.50 1.50 1.4.1	1.83 1.17 1.05 1.41	486.29	0.50 0.85 1.48 1.57	1.36
	AVERAGES	95 355 98 38	1 5 8 1 5 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	5 4 6 4 6 4 6 4 6 4 6 4 6 4 6 4 6 4 6 4	1.64 1.86 3.56 2.71	1.65 1.89 1.21 3.65 1.61	0.87 1.01 1.28 3.53	2.52
	۲	28 5 28 28 5 28	1.58 2.71 1.14 0.85	2.5.4 8.5.1 10.0.1 78.53	3.65 3.68 3.68 3.19 5.10 5.10	4.1.0.4.1 5.0.0.1.0.0.1.0.0.0.0.0.0.0.0.0.0.0.0.0.	68.0 8.0 8.0 8.0 8.0 8.0 8.0 8.0	0 0 0 0 8 7 8	1.95
		26 5 56 26 5 56	1.41 0.91 1.90 1.00	5.36 2.14 1.03	6.39 3.01 1.55 5.37	1.73 1.45 1.85 1.83	1.17 1.54 0.26 1.97 0.73	1.03 2.7.9 4.1.9	1.71
		1803	0.99 1.53 0.88 1.58	811111 81269	25.44.8	1.53 1.21 0.79 1.20	44689	0.39 1.24 1.36	1.36
i		1906	0.87	1.43 1.53 2.00	86.986.8	1.65 1.10 1.33 1.33	1.1. 1.2. 1.0. 1.0. 1.0. 1.0. 1.0. 1.0.	0.44 0.73 1.15	1.23
		1901	F\$ 5.8%	0.1.4.4.4.6 0.1.4.4.4.6.7.6.7.6.7.6.7.6.7.6.7.6.7.6.7.6	8 28 2 2	0.98 1.19 0.95 1.45	0.85 0.98 0.98 0.98	0.59 0.85 1.20 1.77	1.28
		1900	28 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	6.19.19 19.19.19 19.19.19	2011.00 2017.30 30.27.30	8,9,9,1,1 8,9,9,1,1	11 0 4 0 22 22 24 25	0.59 0.91 1.10 1.58	1.32
		1800	1.03 2.16 0.80 0.97	1.56 1.97 1.78 1.78	1 2 2 2 2 2 2 3 5 2 3 5 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	11.11	110 41 444 48 11 12 44 11	0.58 1.02 2.46 8.06	1.69
\hat{S}		1888	1.9 6.1.9 5.5.89 7.5.89	6 4 6 5 80 6 5 80 6 6 80 6 6	24 4 6 1 6 26 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	2.43 1.21 1.32 2.58	1.62 0.47 3.50 1.68	0.68 1.07 1.71 2.41	1.88
		1867	1. 2. 4. 0. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5.	4 4 6 6 5 6 5	5. 5. 4. 6. 4. 6. 4. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6.	411.88 44.88 67.88 7.88 7.88 7.88 7.88 7.88 7.88	2.61 1.78 0.56 3.47 1.89	0.77 0.88 1.42 3.02	2.57
		1806	3.84 3.84 3.84 3.84	9.9.9.9.9.9.9.9.9.9.9.9.9.9.9.9.9.9.9.	1. 9. 9. 9. 46. 8. 8. 9.	8.1.1.9.9.9.9.9.9.9.9.9.9.9.9.9.9.9.9.9.	2. 1. 0. 6. 1. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2	9.0 41.1 80.0 80.0	2.74
;		1805	1.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0	4 4 4 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	1.88 1.75 1.88	9.1.4.4.9 8.0.4.4.9 1.0.4.9.18	1.18 3.89 3.51 1.54	1.08	2.78
		1861	3.70 3.70 3.70	4 4 8 1 4 1 9 8 8 1 4	4 4 4 6 2 5 8 2 1 6 2	8 8 8 4 4 8 8 8 4 4	11 4 0 4 H	0.95 0.89 0.10 0.44	2.73
		1808	8.4.0.0 9.00 9.00 9.00	5.44.1.2 8.27.8.1	8 4 9 4 4 8 4 9 9 4	8 4 4 8 8	0.58 0.19 1.19 1.12	8.0 8.0 8.0 8.0 8.0 8.0 8.0 8.0 8.0 8.0	2.23
		1808	1.84 1.25 2.36 2.36	1.83 3.82 2.47 1.52 2.62	1 4 4 4 4 6 8 4 8 8 8	2.47 0.73 2.73 1.57	0.1.0.0 44.0.0 9.1.4 0.96.0	28.0 84.0 84.0 84.0 84.0 84.0 84.0 84.0 8	1.98
		1801	1.00.0 2.00.0 4.00.0	2.1 2.0 2.2 3.25 3.25	2. 2. 2. 4. 4. 6. 4. 6. 4. 6. 4. 6. 4. 6. 4. 6. 6. 4. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6.	4.9.9.9.4 1.87.9.98 1.87.9.98	0.57 2.24 0.19 3.48 1.02	0.51 0.51 0.51	2.03
		1890	44.1.0.0.0.1.2.2.1.2.2.1.2.2.1.2.2.1.2.2.2.1.2	0.44.1 0.64.7 0.64.0 0.06.0 0.	88254	21.10.4.1 2.8.00.4.1	1.08 0.09 3.15 0.85	0.47 0.50 2.55	1.72
		1886	1.38 1.25 0.91 1.88	84.9.9.1 10.0.1 10.0.1 10.0.1	6 7 8 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	1.78 0.87 1.18 1.18	0.85 0.85 0.85 0.85	0.0.9 9.22 9.42 9.42 9.42	1.67
3		1888	9.00 81.10 88.10 88.10 88.10	1.28 2.74 0.93 3.17	8,8,8,1; 8,8,8,6,6	1.1.0.1.2 1.0.0.1.2 2.0.0.0.2	0 1 0 4 0 4 4 5 1 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	0.88 0.31 0.45	1.70
1		1867	. 1.1.0.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.	1.51 6.16 1.87 0.87	3.57 3.42 2.71 1.61 6.37	2.1.98 2.74 1.61	1.03 1.50 1.20 0.86	\$ 50 8 8 \$ 8 8	1.65
		1886	26.1 1.98 1.18 1.33	1.5 5.03 1.00 1.00	6.17 1.88 1.99 1.92 5.03	9.1.17 1.17 1.63	1.08 1.97 1.97	3.28 3.28 3.28 3.28	1.73
		1885	308 0.73 1.54 1.46	2.01 2.26 1.05 1.05	80.4 E 4 80.4 E 4 80.4 E 8 80.4 E 8	1.51 1.50 1.48 1.94	1.31 0.64 1.73 0.58	1.33 0.78 3.11	1.79
		1864	48.0.0 48.0.0 5.0.0 5.0.0 5.0.0 5.0.0	5.22 1.57 1.33 1.23	34.01 29.01 20.11 20.12	1.37 1.37 1.58	1.55 0.53 1.44 0.53	1.21 1.18 3.02 2.38	1.72
		NAMES OF COMPANIES.	Ena Life. Berkshire Connecticut General. Connecticut Mutual Equitable	Germania Home Life John Hancock Manhattan Massachusetts Mutual	Metropolitan	New England. New York Northwestern. Pacific Mutual. Penn Mutual.	Phoenix Mutual. Provident L. & T. Provident Savings State Mutual Travelets	Union Central Union Mutual. United States	Average (29 cos.)

AN POLICIES IN FORCE OF TERMINATIONS BY LAPSE FOR TWENTY-NINE	4 to 1903. Inclusive.
OLICIES IN FORCE OF 7	COMPANIES FROM 1884 TO 1903. INCLUSIVE.
PER CENT TO MEAN I	

																					,	AVBRAGES	BS.		
NAMES OF COMPANIES.	286	1885	1886	1887	1888	1889	1390	1881	1806	1898	1894	1896	1896	1807	1808	1899 19	1900 1901		1908 1908	1884 1888	1880 1880 1888	1894	1800 1908	1884 1908	
Ætna Life. Berkshire. Connecticut General. Connecticut Mutual. Equitable.	44.47 6.24 7.51 1.5.7	1.47 6.53 6.93	1.56 5.51 6.11 1.46 7.05	1.97 6.81 5.32 1.23 6.51	5.83 5.94 5.94 1.33	2.563 7.90 7.90 7.90	2.3 2.3 7.39	4 7 7 1 8 8 4 2 7 7 6	55.23 5.33 5.33 5.33 5.33 5.33 5.33 5.33	44.55.55 6.33 41.55 6.33	88.88 8.88	5.81	2.899 2.899 2.49 2.49	2.5.6. 2.2.6. 2.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4.	04.44.4 04.44.4 04.60.4 04.48	2.27 3.52 1.17 1.17 2.52 5. 5. 5.	&8 8 4 5	2.3.3.3.3.3.3.3.3.3.3.3.3.3.3.3.3.3.3.3	4 4 6 1 4 6 1 4 6 1 6 1 6 1 6 1 6 1 6 1	2.98 1.83 2.46 5.67 3.47 6.00 1.02 1.37 5.39 7.10	33 3.17 50 5.83 37 1.56 7.96 7.96	7.8.2 1.4.4.7 6.5.89	8.6.6.1.4 8.6.6.1.4 8.6.6.1.9	4.4.4.2.0 7.6.4.2.0	
Gérmania Home Life John Hanoock Manhattan Massachusetts Mutual.	0.00 0.00 0.40 0.00	4 4 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	9. 4. 6. 4. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6.	4 6 4 7 4 8 7 7 8 9	24.4.6.4 7.4.0.8.4 7.4.0.88	3.18 1.90 7.57 4.96	5.53 5.63 5.53 5.53 5.53 5.53 5.53	4.0 8.8 8.4 4.4 5.2 4.4 5.2 4.4 5.5 4.4 4.4 5.5 4.4 4.4 5.5 5.4 4.4 5.5 5.4 5.5 5.4 5.5 5.5	5.64 5.55 9.55 6.40	5.96 7.08 11.69 5.51	48 0 8 N 0 8 7 8 0	8.0.7.08 8.0.7.7.08 6.0.00 6.0000 6.	40.00 4 40.00 64 40.00 64	26.19 8.89 8.89 8.89	40.00 72 4 6 12 48 04 6 0 0 0 0 0	8 8 4 8 A wo 4 4 w	స్ట్రీడ్డి అం 4 గా అ	80 1 4 1 40 0 0 0	4 4 4 4 4	25.4 29.8 29.6 24.9 24.8 25.19 27.5 27.5 27.5 27.5 27.5 27.5 27.5 27.5	48.8 18.8 14.4 7.7	9.5.5.69 9.5.40 9.5.11	40, 70, 4 40, 6, 48	
Metropolitan Michigan Mutual Mutual Benefit Mutual al New York National of Vermont	8.4.0.4.4 8.4.0.4.4	2.01 2.2.1.2.4 2.2.2.4 5.5.7.7.7.7.7.7.7.7.7.7.7.7.7.7.7.7.7.7	12.65 12.09 1.45 1.45 3.97	4 4 4 4 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	27.9.1 27.7.9.4 27.7.9.4	£ 21 20 20 20 20 20 30 30 30 30 30 30 30 30 30 30 30 30 30	4.4.99 11.78 11.78	4440.7 840.8 8.0.8 8.0.8 8.0.8	2 4 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	17.85 11.61 8.89 8.80 6.87	32.45 7.453 8.61 6.53	36.07.72 2.60.7.72 6.01.2.7.28	88347	28.74 4.88 7.18 5.15	27.60 7.20 9.24 7.75 4.01	25.66 9.02 13 1.03 13 1.59 13 1.59 13	23.86 19.57 19.19 1.09 1.19 1.19 1.19 1.19 1.19 1.1	1.7.71 16.65 1.85 1.85 1.89 1.89 1.89 1.89 1.89 1.89 1.89 1.89	87.222 481.24	8 2 2 8 8 8 8 8 8 8 9 8 9 9 9 9 9 9 9 9	00 8.82 70 8 03 58 2.17 73 6 45 6.06	2 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	18.23 17.81 2.09 4.06	9.4.6.2.6.2.6.2.6.2.6.2.6.2.6.2.6.2.6.2.6	•
New England New York Northwestern Pacific Mutual Penn Mutual	4 8 7 6 4 4 8 7 6 4	5.25 5.71 5.72 5.79 4.40	1.5.2.2.4. 24.5.2.2.4. 21.5.2.0.3.	4 4 4 8 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	1.20.20.4 20.00.4 20.00.4	1. 7. 7. 7. 7. 7. 7. 7. 7. 7. 7. 7. 7. 7.	1. 7. 7.8. 4 4.0. 0. 0. 80 4.0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0.	# 8 7 0 7 4 7 7 9 7 8 8 8 9 7	48.72.03.7 4.66.03.7 1.67.03.7	1.67 85.18 6.68	2.38 1.44 1.11 7.35 7.35	81.18 8.38 1.4.00	48 8.0 71 2.2 80 43 4	488 688 4	60.00 60.00	8 4 5 4 6 4 4 5 4 5 4	48 2 8 8 9 4 4 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9	481818 47,417.0	6 6 4 5 4 4 5 4 8 N	68 6 8 8 8 8 8 8 8	14 38 38 8.13 51 51 9.21 55 55 55 55	48 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2.12 19.41 5.32 5.32	
Phoenix Mutual Provident L. & T. Provident Swings State Mutual Travelers.	2 4 1 4 3 2 6 4 4 3 2 6 8 4 5	2.40 2.40 5.51	9.4.0.9.2 9.4.0.9.2 9.4.0.9.2	4 4 0 4 4 1 0 0 0 0 1 0 0 0 0	2 4 4 5 4 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5	2.39 4.53 0.13 1.41	1.91 0.90 0.90 0.90 0.90	64.04.4 66.04.4 64.93.4 64.9 64.9 64.9 64.9 64.9 64.9 64.9 64	3.51 0.48 4.57	7,40.4.7 6,40.6.7 8,70.00	6. 4. 6. 6. 7. 6. 6. 7. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6.	5.93 3.56 1.17 4.53	4 7 8 1 4 4 6 4 6 6 4 6 6 6 6 6 6 6 6 6 6 6 6	1 8 9 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	2002418 200418	8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	25 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	<u>ක්ක්තික්ති</u> ආදාපුදා	86.78 86.78 70.88	4, 4,0,4,1√,	19 19 19 19 19 19 19 19 19 19 19 19 19 1	6.8.9.9.4 19.3.9.9.4	24.64.6 24.64.6	4 4 4 4 4 8 8 8 4	
Union Central. Union Mutual. United States.	4.6.7. 6.8.7. 7.0.8.7.	12.12 6.16 8.31 6.47	2000 2000 2000 2000 2000 2000 2000 200	14.15 5.97 6.45 6.30	გ. გ. გ. გ. გ.	16.31 8.594 7.65	4 7 9 9 9 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2,44 9 2,68 9	6.33 8.33 10 10 10 10 10 10 10 10 10 10 10 10 10	12.25 9.53 13.24 11.86	11.95 14.39 1.86	8 6 6 6 8 6 6 6 8 6 6 6	9.55 9.55 9.55 9.00 9.00 9.00	82.82.94. 82.82.94. 82.82.94.	0.8. 0.8. 0.0. 4.8. 0.4.7.	7.37 7.71 7.67 7.67 8.30	6.58 5.72 7.78 7.65 7.40 7.82 10.41 12.40	2 8 8 6 2 7 8 E	73 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	8448 50,50	20 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	11.67 4 9.59 7 11.23 8.73	7.84 7.22 8.42 11.52	9,7,9,9 4,8,6,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0	
Averages (29 companies)	4	8	8	4.13	8,	4.98	5.06	6.26	6.42	7.01	7.93	6.79	6.37	5.79	86.	8 6	3.	1 2	.68 .5	5.85 4.14	6.06	6 6.52	5.72	5.58	-
	-						-	-		-		-	-	-	1		-	-	-		-				

. Including transfers from life and endowment to term.

LIFE INSURANCE HISTORY.

YEARLY BUSINESS OF ACTIVE UNITED STATES LIFE INSURANCE COMPANIES FROM DATE OF COMMENCING BUSINESS.

The first State insurance department in the United States was established by act of the Massachusetts Legislature in 1855, and since that time annual reports have been issued by an increasing number of departments, and with growing completeness and fullness of detail, until at the present time nearly every feature of the insurance business is fully reported and brought under review for the enlightenment and benefit of the general insuring public.

There are now over ninety active level premium American life insurance companies that report to the various insurance departments. Of these sixteen were transacting business before the establishment of State supervision, and consequently no public official record has been kept of their transactions during their earlier years. In the first years of State supervision the reports were, as was natural, very incomplete as to several matters of detail, which experience has since shown ought to have been more fully reported in order to insure a harmonious and complete record.

Occasions often arise in the business experience of a company when it is necessary to refer back to the business of the earlier years of its own or some other company's existence. Before the compilation of the statistics in the following pages was made there was no way of doing this, except by long and laborious researches through old insurance reports, insurance journals and antiquated records. Knowing the tediousness of these searches by experience, at great pains and expense we have made the tabulations given herewith.

The New York Insurance Department report, as now compiled, was used as a standard, and during the past year the figures have again been carefully gone over, and corrections made where necessary, so that the work is as nearly accurate as it is possible to make it, and may confidently be accepted in lieu of the insurance department reports.

Capital Stock, \$2,000,000.

ÆTNA LIFE INSURANCE

Morgan G. Bulkeley, Pres.; J. L. English, Sec.; C. E. Gilbert, Asst. Sec.; W. E. A. Bulkeley, Auditor; Gurdon W. Russell, M.D., and E. K. Root, M.D., Medical Directors; P. H. Ingalls, M.D., and W. E. Western Division; Accident and Liability Department—Walter C. Faxon, Sec.; J. Scofield Rowe

								
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Faid,	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$, \$	\$	\$	s	s	s	S
1903	8,896,453	2,825,621	11,722,074	2.825,462	1,608,454	491,655	679,155	5,604,726
1902	8,404,467	2,655,712	11,060,179	2,738,976	1,788,794	435,767	714.443	5,677,980
1901	7,889,796	2,655,712 2,689,878	10,579,674	2,640,044	1,567,002	371,539	892,141	5,470,726
1900	7,151,216	2,353,421	9.504,637	2,367,558	1,313,710	356,005	878,893	4,916,167
1899	6,268,085	2,395,073	8,663,158	2,341,918	1,064,408	342,931	1,038,313	4,787,570
1898	5,764,412	2,426,504	8,190,916	2,132.092	1,083,018	369,756 428,017	932,606	4.517.472
1897	5,400,049	2,493,250	7.893,299	2,335,676	1,103,447	428,017	911,160	4,778,300
1896	5,216,350	2,308,358	7,524,708	1,871,779	1,058,062	518,962	880,091	4,328,894
1895	4,914,982	1,726,997	6,641,979	2,345,245	933.193	436,044	834.722 806,859	4,549,204
1894	4,833,344	2,035,855	6,869,199 6,690,682	1,955,606	852,313	488,859	806,859	4,103,637
1893	4,695,745	1,994,937	6,690,682	1,872,117	882,231	428,981	1 7TO 84T I	3,903,170
1892	4,580,767	1,994,937 1,890,431	6,471,198	2,121,748	1,034,018	360,160	678 254	4,194,280
1891	4,301,504	1,902,471	6,203,975	1,708,315	1,030,037	360,358	656,188	3,754,808
1890	4,010,225	1,786,097	5,796,322	1,447,746	1,127,966	345,264	635.438	3,556,414
1889	3,738,703	1,778,066	5,516,769	1,645,361	1,041,541	342,119	612,420	3,641,441
1888	3,404.265	1,729,464	5,133,729	1,645,361	778,161	301,568	591.553	3,181,119
1887	3,201,345	1,629,368	4,830,713	1,514,676	626.456	1309.433	575.094	3,025.659
1886	3,030,012	1,609,619	4,639,631	1,383,605	688,933	352,566	552,920	2,978,025
1885	2,845.491 2,688,320	1,734,383	4.579,874	1,390,768	881,607	299,808	547,289	3,119.472
1884		1,601,908	4,290,228	1,269,864	847,762	313,087	530,015	2,960,728
1883	2,719,350	1.760,372	4,479.722	1,248,873	205,549	305 177	522,229	2,781,828
1882	2,519,438	1,513,788	4,033,226	1,106,937	623,492	224,267	506,244	2,460.940
1881	2,388,942	1,443,384	3,832,326	1,220,700	724,065	223,199	500,535	2,668,499
1880	2,392,333	1,561,550	3, 953.883	1,125,858	761,242	284,009	507,086	2,678 195
1879	2,487,607	1.830,695	4,318.302	1,356,432	776,186	366,152	513,068	3,011 838
1878	2,762,721	1,567,408	4,330,129	1,052,269	648,289	716,981	522,978 562,895	2 950.517
1877 1876	3,213,871 3.588,758	1,514,205	4,728,076 5,021,506	1,112,888 1,213.361	626,670 407,063	1,118,438	5626,790	3,418,891 3,353.636
1875	4,009,144	1,517,309	5 526,453	T.280.28T	1	1,315,545		-
1874	4,556,901	1,391,442	5,048,343	1,305,811	249,098 86,424	2.087,890	599,570 393,873 621,325	3,453,5 9 4 3,873.998
1873	4,715,761	1,318,921	5,948,343 5,934,683	1,572,930	l	1,727.751	621,325	2.022.012
1872	4,682.556	1,170,058	5,852,614	1,328,282	18,687	1,367,502	1,052,021	3,766,492
1871	4,927,253	932,051	5,859,304	1,174.178	12,535	1,906,188	704,129	3,797.030
1870	5.134,036	914,664	6,048,700 5,989,658	1,179,159	4,220	1,598,489	746,307	3,528,175
1869	5,221,176	768,482	5,989,658	1,012,438		621,723	862,233	2,496,394
1868	5,089,628	611,283	5,700,911	855,034		434.570	408,020	1,698,224
1867 1866	4,636,073 3,239,056	409,406 198,863	5,045,479 3,437,919	664,810 342,306		249,645 96,626	174,815 91,468	1,089,270 530,400
1865	1,566,944	88,366		91,477		41,636	39 943	173,056
1864	630,526	39,308	1,655,310 66 9,834	81,472		11,995	12,598	106,005
1863	159,673	40,279	100.052	17,136		4,758	10,331	32,295
1862	-391-73	40,0,9	04.878	26,200		2,014	9,000	37,214
1861			199,952 94,878 78,534					3/14
1860			76,092	21,175			7,500	
1859	•••••		•••••	•••••		•••••	•••••	••••
1858		•••••	•••••	• • • • • •	••••	•••••	• • • • • •	• • • • • • • • • • • • • • • • • • • •
1857 185 6	•••••			•••••	••••	•••••		•••••
1855						•••••		
1854	•••••			•••••				
1853								
1852								
1851			30,164	4,000			:	
			1		l i		1	

COMPANY, HARTFORD, CONN.

Incorporated May 26, 1820. Commenced Business July, 1850.

William H. Tubbs, Assistant Auditor; H. W. St. John, Actuary; M. H. Peiler, Assistant Actuary; Dickerman, M.D., Medical Examiners; Frank Bushnell, Agency Sec.; T. B. Merrill, Supt. of Agents, and J. M. P. rker, Jr., Asst. Secs.; L. M. Hastings, Supt. of Agents; P. B. Eyler, Chief Adjuster.

Expenses,	Total Disburse-	New	Business.		STANDING URANCE.	Assets.	Liabilities,	Surplus,
Etc.	ments.	No.	Amount.	No.	Amount.		4%.	4%.
S	· s	1	\$	1	s	S	* \$	s
2,089,822	7,694,548	₱ 15,22 1	\$26,631,862	p130,098	\$223,302,877	68,155,179	861,544,073	6,611,106
2,003,021	7,681,001	£14.459	\$25,991,306	¢123,002	#211,182,065	63,401,214	\$ 57,015,429	6,385,785
1,907,653	7,378,379	13,831	25,141,075	117,314	201,278,283	59,590,053	6 53.540,450	6,049,603
2,008,703	6,924,870	20,463	39,321,247	112,460	192,592,816	56,064,719	<i>b</i> 50,281,953	5,782,766
1.573.743	6,361,313		24.908,401	100,271	168.449,790	52,825,059	646,729,370	6,095,689
1,382,275	5,899,747	13,390	22,494.983	94,327	157.392,932	50,205,721	42,376,950	7,828,771
1,332,456	6,110,756	10,938	21.770,825	90,346 87,658	150,661,897	47,543,628	40,146.173	7.397.455 7,188,351
1,263,987	5,592,881	10,682	21,862,448	87,658	145,635,940	45,557,272	38,368,921	7,188,351
1,140.077	5,689,281	10,445	20,744,280	85,368	140,027 260	43,560,038	36,667,520	6,892,518
1.076,182	5.179.819	9,497	17,956,460	83,370	135,907,796	42,030,800	35,172,038	6,858,762
1,185,554	5,088,724	11,748	23,381,374	82,745	135.450,723	40,221,883	33,750,570	6,471,313
1,100,222	5,294,502	12,878	25,471,104	81,289		38,658,176	32,361,689	6,296,487
1,040.375	4.795.273	12,169	23,370,242	77,766	124,907,218	37.393,086	31,164,938	6,228,148
978,966	4,535,380 4,601,033	10,626	21,406,821	74,014	117 656.382	35,993,002	29,907,742	6,085,260
959.592 862,933	4,601,033	9,966	20,399,690	70,985	110,669,719	34,741,130	28,784,913	5,956,217
802,933	4.044.052 3.881,865	8,130	16,233,553 14,486,886	67,749	102,904,303	33,743,010	27,954,456	5 788,554
856,206 709,020	3,687,045	7,446		65,485	97.372.334	32,550,688	26,901,190 25,954,384	5,649,498 5,509,604
	1	6,756	13,133,547	63,293		31,463,988	1	
666,393 605,410	3,785,865 3,566,138	5,726	11,111,960 8,094,226	61,437	87,791,243 84,663,591	30,499,508 29,682,926	25,223,692 24,760,274	5,275,816 4,922,652
638.976	3.420.804	4.497 5,522	10,114,585	60,354	85 040 335	29,017,935	24,223,626	4,922,052
593.925	3,054,865	5,204	9,594,636	59,129	85,040,335 82,928,860	28,018,029	23,548,242	4,794,399 4,469,787
613,179	3,281,678	4,785	8,293.370	57,564	79,772,425	26,986,526	22.757,473	4,229,053
547.956 568 478	3,226,151	4,314	6,994,175	56,651	77,951,819	26,327,267	22,373,453	3,953,814
508 478	3,580,316	4,253	6,609,904	56,252	77,738,038	25.503,138	21,971.355	3,531,783
545.721	3,496,238	4,763	6,923,524	56,542	79,568,066	25,006,896	21,663,774	3.543,122
565.145 55 6,547	3,984 036 3 910,183	5,570 6,148	8,078,168 9,557,263	55,698 56,987	82.719,074 87,385,555	24,030,578 23,194,555	21,231,162	2,799,416 2,474,731
591 490	4,045,084	7,378	11,348.277	56,743	91,454,011	21,822,202	19,815,373	2,006,919
758.130	4,632,128	9,916	15,182,318	55.572	94,506,992	20,429,864	18,844,151	1,585,713
701,196	4,623,208	10,650	17,333,108	53,582	98,864,149	18,946,579	17,894 107	1,052,472
701,417	4.467.909	8,791	15,334,287	50,028	100,617 772	17,508,185	16,758.157	850,028
673,079	4,470,109	10,284	17,636,464	47,652	101,327,832	16,193,384	14,802,675	1,390,709
719.912	4.2;8,087	11,217	21,705,474	45,679	102,195,224	14,816,782	13,464,306	1,352,476
753.939 884.305	3,250,033	11,377	26,541,472	41.373	103,711,737	13,237,458	11,191 366 8,773,806	2,046.092
900,265	2,582,529 2,889,535	13,337	38,891,486	39,373 33,663	105,088,155	10,415,300	8.773,800	1,641 494
576,369	1,106,769	15,251	44,876.872 40,648,833	25,023	90,795,586 61,362,179	7,450,212 4,312,434	5,894.308 3,534,816	1,555,904 777,618
311,300	484,356	8,800	21,562,076	14,154	32,935,996	1,969,606	a 1,608,680	a 360,917
124,431	230,496	4.357	10,333,125	7,216	15,608,845	792,210	a 633,783	a 158,427
40,117	78,108	1,722	3.499.675	3,400	6.335.370	431,236	2 -3317-3	0 -3-,4-,
21,369	60,580	804	3,433,-73	1,997	3,340,495	310,492		•••••
		589			3.51 1.55	281,264		
•••••	32,564					261,059		
•••••								
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			••••	• • • • • • • • • • • • • • • • • • • •		•••••		
7,375	11,375	1,003	1,285,710			168,788		
	1	, ,	1	1	1		j	

^{*} Reserve at 4 per cent; on business since 1900 at 3½ per cent.

Reserve calculated at 4½ per cent.

Paid for business only.

Capital Stock, \$137,000.

AMERICAN CENTRAL LIFE INSURANCE

A. H. Nordyke, Pres.; Charles E. Dark, Vice-Pres.; Milton A. Woollen, Sec.; W. W. Dark, C. B. Carr, Actuary; W. W. Woollen, Asst. Actuary; Augustin Boice, General

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	\$	\$	\$	\$	\$	\$	\$
1903	341,892	21,484	363,376	24,472		15,773	4,252	44-497
1902	194,786	12,893	207,679	20,379		2,880	4,412	27,671
1901	164,281	7,906	172,187	24,902		21,143	3,316	49,361
1900	131,628	3,793	135,421	14,072		1,079	1,264	16,415
1899	40,944	5,042	46,036	2,000				2,000

Capital Stock, \$25,000.

AMERICAN LIFE INSURANCE

M. H. Brinton, Pres.; W. B. Hanes, Vice-Pres.; E. D. Samson, Counsel; A. D. Hindman,

1903	83,023	5,484	88,507	2,020		9,686	82	11,788
1902	80,819	2,682	83,501	200		4.039		4.239
1901	51,400	21,649	53,149	2,000	•••••	4,595		6,595

BALTIMORE LIFE INSURANCE

F. S. Strobridge, Pres.; R. E. Bromwell, Vice-Pres.; W. O. MacGill, Sec.; A. S. Niles, M. J. Droney, Auditor; J. W. Pulis,

	1			ŀ	1			1
1903	596,472	30,372	626,844	96,731	1,901	1,042	b 123,400	223,074
1902	565,871	26,852	592,723	71,345		1,789	ð 127,997	201,131
1901	544,309	30,272	574,581	68,429		1,250	<i>b</i> 141,688	211,367
1900	523,7 65	24,520	548,305	54 922		1,186	<i>8</i> 140,081	196,189
1899	467,880	19,483	487,363	47,599		a 1,605	b 134,293	183,497
1898	421,496	18,709	440,205	39,897		€ 1,524	\$ 127,314	168,735

& Advance payments returned.

b Sick benefits.

W. C. Wilson, Pres.; D. W. Cook, Vice-Pres.; A. L. McPherson, 2d Vice-

Capital Stock, \$100,000.

2,545

1887

BANKERS LIFE INSURANCE

60,849 366,394 25,927 392,321 51,843 8,271 1903 28,507 23,839 38,362 1902 271,401 192,694 290,724 392 5,806 231 34.036 31,801 19,323 14,501 1901 207,195 2,799 3,944 1,219 137,627 41,026 2,597 2,646 67 1900 21.453 1899 1898 15.806 16,345 14,884 13,100 66 106,448 80,604 119,045 12,597 91,737 86,479 5.353 6,724 60 9,936 10,932 • • • • 8,100 60 1897 76,543 9,378 8,876 8,586 56,185 5.985 6,701 1896 46,807 1,162 7,147 1895 1894 51,248 3,500 10,201 42,372 44,486 16,745 14,186 6,546 53,072 11,045 5,700 12,045 5,008 1893 44,4⁸3 48,903 7,989 2,141 52,472 • • • • 56,008 1,538 1892 7,105 • • • • 1891 6,688 30,631 37,319 28,635 2,000 **3**53 2,353 22,460 17,862 4,000 4.017 1800 6,175 • • • • 17 • • • • 1889 1888 7,000 68o 7,680 6.050 23.912 • • • • • • • • 17,787 11,708 6,079

COMPANY, INDIANAPOLIS, IND.

Incorporated February, 1899. Commenced Business March, 1899.

Asst. Sec.; George E. Hume, Treas.; C. P. Williams, Supt. of Agencies; D. A. Coulter, Auditor; Counsel; John M. Kitchen, M.D., Med. Dir.; Geo. D. Kahlo, M.D., Asst. Med. Dir.

Expenses, Total Disburse-		New Business.			TANDING URANCE.	Assets.	Liabilities,	Surplus
Etc. ments.		No.	Amount.	No.	Amount.	2230000	4%.	4%.
<u>'</u>	s		^ s		S	\$	\$	\$
125,800	170,297	1,006 a 1,762	2,516,840 4 238,765	2,950	7.571.955	492,328	300,932	191,396
97,519	125,190	1,251 2 4,281	1,954,267 2 500,600	2,695 a 3,506	6 107,267 a 397,041	304,813	146,586	158,227
93,212	142 573	753 a 5,670	2,007,500 a 654,144	1,809 a 4,063	5,212,500 a 492,061	226,447	86,325	140,122
81,681	98,096	868 4 8,904	2,516,000 4 1,008,681	1,372 a 4,123	4,021,000 a 449.920	187,796	50,301	137,495
43,825	45,825	1,077 4 183	2,626,000 a 7,000	1,062 a 183	2,573,000 a 7,000	149.736	23,600	126,136

a Industrial business.

b Industrial business discontinued in 1903.

COMPANY, DES MOINES, IA.

Incorporated February 7, 1899.
Commenced Business Feb. 8, 1899 *

Auditor; J. C. Griffith, Secretary; J. E. Himmel, Treas.; T. F. Kelleher, Med. Dir.

43.112 52.900 1.013 1.387,500 1,591 2,155,425 118,889 55,111 61,667 65,906 863 1,124,475 1,165 1,421,225 86,559 29,529 35,542 42,137 659 557,500 737 635,100 57,839 4,863	
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^{*} Reincorporated in 1901.

COMPANY, BALTIMORE, MD.

Incorporated March 27, 1882. Commenced Business March 27, 1882.*

Counsel; H. H. Goodman, M. D., Medical Director; T. G. Deford, Actuary; Comptroller and Mgr. Ord. Department.

1				1.			† 1	
285,492	508,566	c 55,678 783	¢ 4,969,152 601,542	1,385	7,770,477 1,139,292	755,099	514,069	241,030
294,966	496,097	c 62,281 677	65,723,117 524,034	1,028	67,133,760 826,034	643,842	414,812	229,030
287,240	498,607	£ 81,998 528	65,774,038 398,000	656	c 6,529,913 506,000	546,638	331,875	214, <i>7</i> 63
279.727	475,916	€ 77,804 376	¢ 5,354,140 272,500	c 92,310 364	£5,642,853 262,500	470,361	271,826	198,536
249,539	433,036	376 6 72,666 204	6 4,524,350 121,000	c 86,061	£ 5,038,963	395,415	222,883	172,532
224,905	393,640	c 73,85i	64.451.355	676,974	¢ 4,251,905	335.726	183,109	152,617

^{*}Reorganized under old-line law in 1898. † Reserve on industrial 4 per cent to 1903, 31/2 per cent thereafter; 3 per cent on ordinary. c Industrial business.

COMPANY, LINCOLN, NEB.

Incorporated April 6, 1887. Commenced Business May 6, 1887.

Pres.; J. H. Harley, Sec.; John H. Ames, Gen. Atty.; A. R. Mitchell, Med. Dir.

77004		- 0		1		0		-6 0
150,945	211,794	2,807	4,296,322	7,077	11.594,847	739,820	576,572	163,248
127,466	162,402	2,091	3,591,918	5,205	8,970.347	548,815	406,703	142,112
92,514	124,315	1,579	2,573,184	3.794	6,466,862	408,640	294,146	114,494
83,086	124,112	1,258	2,208,660	2,857	5,037,203	327,488	210,408	116,990
71,991	87.797	963	1,703,491	2,145	3,912,616	288,528	183,967	104,561
55,057	71,402	749	1,477,772	1,673	3,109,698	252,092	141,545	110,547
49,944	64,828	692	1,290,363	1,418	2,570,270	229,894	110,999	118,895
		-					A	À
34,874	42,021	547	1,059,201	1,163	2,119,107	199.378	95,150	104,228
29.517	39.718	395	720,936	1,081	1.912,906	187,568	83,041	104,527
25,440	42,185	384	687,305	1,085	1,906,595	175,660	75,854	99,806
25,222	39,408	374	618 500	1,104	1,900,700	167,821	56 70i	111,120
31,416	37,962	593	1,004,150	1,176	2,056,200	156,635	55,119	101,516
23,069	25,422	450	726,300	939	1,623.300	138,782	33,889	104,893
16,272	20,289	343	578,000	792	1,408,000	126,414	17,324	109,090
15,217	22,897	411	674,000	679	1 224,500	114,078	9,198	104,880
11,762	11,762	5 2 5	989,500	555	1,051,500	107,510	2,241	105,269
2,574	2.574	181	362,000	172	344,000	102,169	1,196	100,973

A Reserve at 4½ per cent prior to 1894.

Capital Stock, \$100,000.

BANKERS LIFE INSURANCE COM

Foster M. Voorhees, Pres.; William Sherer, 1st Vice-Pres.; William B. Reed,

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Faid.	Matured Endow- ments and Annuities.	Surren- dered Polic.es.	Dividends to Poicy- holders.	Total to Policy- holders.
	s	s	s l	s	s	S	s	s
1903	727.727	53,080	780,807	*300,834		29,322	25,828	355,984
1902	703,592	48,068	751,660	266,161		25,64 6	21,035	312,842
1901	610,166	44,788 36,161	654,954	167,297		26,531	5,215	199,043
1900	535,955	36,161	572,116	81,924		20,224	1.988	104,13
1899	451,088	45,525	496,613	148,656	•••••	36,081	1,242	185.979

^{*} Includes \$196 health claims.

. Organized March 25, 1897.

BANKERS RESERVE LIFE

B. L. Robinson, Pres.; R. L. Robinson, W. G. Preston, Vice Pres.; R. C. Wagner, Sec.; J. P. Latta, Treas.

1903 239,425 4,986 244,411 5,500 3,230 13.546 22,276		 							
	1903	239,425	4,986	244,411	5,500		3,230	13.546	22,276

Capital Stock, \$25,500. ‡

BERKSHIRE LIFE INSURANCE

J. W. Hull, Pres. and Treas.; James M. Barker. Vice-Pres.; Theodore L. Allen, Sec; Robert H.

								i
1903	2,310,438	588,172	2,898,610	625,215	171,933	376,553	289,357	1,463,058
1902	2,278,408	505,050	2,783.467	676,027	128,500	394,142	347,074	1,545.743
IgoI	2.173,932	482,152	2,656,084	723,182	75,374	377.675	311,421	I,487,652
1000	2,096,685	424,884	2,521,560	545.313	69,561	337,622	320.174	1,272,676
1800			2,303,884					1,269 865
	1,913,570	390,314		577.922	83,407	338.451	270,085	
1898	1,798,257	372,939	2,171,196	571.477	104,346	346,927	243,836	1,266,586
1897	1,780,124	348,437	2,128,561	453,646	50,239	35 7.537	298,930	1,160,352
			_			1		_
1896	1,657,911	346,921	2,014,832	405,947	65,823	393,401	261,758	1,126,939
1895	1,573,215	334,390	1,907,605	386,524	109,938	285,629	237.768	1,019,859
1894	1,455,372	307, <i>7</i> 66	1,763,138	377,419	71,715	307,817	205,930	1,962,881
1893	1,351,732	282,736	1,634,468	314,926	87,902	255,246	185,141	1,843,215
1892	1,282,017	251,131	1,533,148	378,065	70,014	214,535	175,636	838,250
-			.000.	J. . J		~	75. 5	•
1891	1.160.807	239,148	1,399,955	293,880	78.459	223,539	169,091	764,969
1800	1,020,582	217,426	1,238,008	300,045	85,041	178,804	126,909	600,889
1880	902,358	200,641	1,102,999	224,638	97,232	190,131	101,077	613,078
1888	811,557	183,124	994,681	206,469	124.541	160,429	102,504	593.943
1887		186,273	939.638	185,572		158,492	104,882	698,103
1007	753.3 ⁶ 5	100,2/3	939.030	105,5/2	249,217	150,492	104,002	090,103
r886		-00 0-0	90.000		-66	06-		686,155
	705.796	188,953	894.749	190,276	260,226	131,861	103,792	
1885	669,115	189,589	858,704	183,493	143,603	206,893	99,845	633,834
1884	597,544	188,251	785.7 <u>9</u> 5	168,101	113,839	194,133	89.882	565.955
1883	580,299	194,481	<i>7</i> 74.780	194,935	110,700	150,638	92,227	548,500
1882	523·343	191,730	715,073	162,300	265,677	133,071	88,5 88	649,636
1881	490,823	205,132	695,955	104,626	216,870	139,245	86,125	546,866
1880	383 425	108.623	582,048	101,217	128,225	62,685	82,246	
								374.373
1879	390,416	197,828	588 314	107,161	56,976	88,247	80,613	332,997
1878	382,089	188,308	570,487	132.493	100,393	100,707	102,785	436.378
1877	415,749	191,085	606,834	93.770	106,861	97,663	103,633	401,927
1876	443 201	195,146	638,347	165,287	51,495	88,668	91,949	397.399
1875	484 714	191,557	676,271	147,829	24,204	75,149	93,900	341,082
1874	504,368	168,382	672,750	111.600	7,900	86,586	77.345	283 440
1873	512,635	144,880		117,483	8,400	60,484	63.972	250,348
1872		118,176	657 515					171,087
1072	530,251	110,170	648,427	72,650	2,000	36,425	60,012	171,007
1871	502,821	91,837	594,658	115,748	1,500	49,520	50,872	217,640
1870	475,507	94,890	570.397	88,258	1,000	37,536	71.084	197,878
1860	584,285	84,322	668,607	103,246		56,288	73.376	232,910
τ868	412,060	39,981	452,04I	72,000		24,834	48,861	145.695
1867	322,719	42,127	364,846	50,200		16.444	93.769	160,413
	3-2,/19	42,12/	394,040	30,200	••••	20.444	93.709	

[#] Guarantee capital not retired. Company mutual.

PANY OF THE CITY OF NEW YORK,

Commenced Business March 24, 1869. Reincorporated October 28, 1899.

2d Vice-Pres.; Frank G. Combes, Sec.; Jerome G. Atkinson, Med. Dir.

Expenses,	Total Disburse-	New Business.			STANDING SURANCE.	Assets.	Liabilities,	Surplus,
Etc.	ments.	No.	Amount.	No.	Amount.	11350131	4%	4%.
\$	s		s .		s	\$	t\$	\$
283,879	639,863	2 051	3,752,954	10,591	22,245,145	1,172,729	1,009,258	163,471
300,933	613,775	\$ 6,547	\$ 5,427,338	Ø 11,435	\$ 22,154,031	1,060,787	821,774	239,013
256,498	455,541	12,983	8,229,167	12,600	21,546,493	915,999	630,423	285,576
231,009	335,145	1,817	5,366,326	5.957	18,317,226	705,111	447,610	257,501
223,743	409,722	1,712	6,859,000	5,098	16,103,000	444,5 ¹ 4	280,527	163,9 8 8

[†] Reserve at 4 per cent; new business since 1900 at 31/2 per cent.

COMPANY, OMAHA, NEB.

Commenced Business 1897. Reincorporated 1903.

W. O. Bridges, M.D., Med. Dir.; W. F. Milroy, M.D., Asst. Med. Dir.; J. A. Dempster, Supt. of Agents.

117,110 139,386 d 924 d 2,472,000 d 2,435	d 6,911,500 205,898	181,727 24,171
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d Paid-for basis.

COMPANY, PITTSFIELD, MASS.

Incorporated May, 1851. Commenced Business September 4, 1851.

Davesport, Asst. Sec.; James M. Lee, Acluary; W. L. Paddock, M.D., Henry Colt, M.D., Med. Dirs.

					 			
476,643	1,939,701	2,358	6,466,367	23,842	60,766,778	12,693,704	11,844,765	848,939
463,203	2,000,036	2,650	6,995,174	23,004	58,448,429	11,831,275		801,922
459.874	I,947,526	2,495	6,458,642				11,029,353	821,050
452,652			8,066,576	21,996	55,910,836	11,019,937		
416,474	I,725,322 I,686,339	3,338		21,240	54,000,676	10,216,039	9,415,581	800,458
394,678	1,661,264	3,041	7,293,207	19.587	50,105,388	9,374,118	8,576,337	797,781
380,990		2,914	6,997,119	18,398	47.305.857	8,711,091	7,889,707	821,384
300,990	1,541,342	2,895	7,466,419	17,538	45,538,521	8,149,600	7,367,107	782,493
380,047	1,506,976	3,084	7,585,873	16,706	43,268,435	7,508,053	6,752,758	755,295
369,602	1,389,461	3,457	8,766,381	15,913	41,599,558	6,964,497	6,254,510	709,987
332,027	1,294,908	2,795	7,450,678	14,731	38,159,229	6,430,146	5,787,820	642,326
310,920	1,154,135	2,766	7,299,343	14,261	36,833,577	5,993,681	5,399,316	594,365
299,093	1,137,343	3,021	8,716,696	13,595	34,818,650	5,491,598	4,961,617	529,981
268,932	1,033,901	2,972	7,232,018	12,521	30,799,134	5,078,071	4,546,530	531,541
247,449	947,338	2,981	7,492,805	11.680	28,374,563	4,700,724	4.171,542	529,182
233,008	846.086	2,764	6.021.888	10,434	25,054,963	4,393,249	3,867,549	525,700
191,210	785,153	2,234	5,431,753	9,275	21,901,288	4,122,343	3,630,149	492,194
170,054	877,217	2,052	5,146,376	8,444	19,657,323	3,902,871	3,430,247	472,624
-151-34	0//,/	2,032	3,140,3/0	0,444	2914271343	3,902,0/1	3,430,447	4/2,024
166,672	852,827	2,041	4.599,474	7,822	17,877,227	3,850,055	3,402,583	447,472
154,645	788,479	1,583	3,824,092	7,087	16,200,314	3,796,168	3,355,386	440,782
140,462	705,614	1,306	3,083,244	6,734	15,010,306	3,749,927	3,295,659	454,268
138,158	686,658	1,271	2,962,135	6,380	14,122,913	3,676,140	3,231,765	444,375
115,770	765,406	1,004	2,676,313	5,901	13,005,262	3,577,134	3,100,093	477,041
109,820	656,686			V.5	•	5.51.1		
100,226		1,030	2,481,384	5,732	12,363,205	3,577,062	3.153,487	423,575
	483,599	1,164	2,482,267	5,582	11,930,030	3,511,178	3,169,098	342,080
93,112	425,801	1,159	2,546,419	5,373	11,458,633	3,424,056	3,114,034	310,022
82,025	518,281	1,025	2,073,090	5,253	11,116,576	3,296,964	3,018.730	278,234
80,207	476,371	1,044	2,233,891	5,354	11,653,069	3,271,252	2,942,041	329,211
79,241	476,640	1,001	2,425,305	5.53 ^x	12,331,015	3,235,521	2,920,322	315,199
90,271	431,353	<i>7</i> 80	1,799,041	4,813	10,940,216	3,074,571	2,783,522	291,049
88,152	371,592	850	1,864,160	4.709	10,823,154	2,835,487	2,584,316	251,171
86,426	336,774	808	1,821,717	4.570	10,734,043	2,510,762	2,339,115	171,647
89,164	260,251	767	2,014,667	4,479	10,450,413	2,181,629	2,082,928	98,701
97.498	315,138	1,054	2,304,476	4,435	10,049,905	1,780,320	1,710,309	70,011
96,787	319,210	1,303	2,664,147	4,419	10,027,753	r,562,588	1,472,820	8 9, <i>7</i> 68
119,888	352,799	1,843	3,968,611	4,204	9,766,841	1,344,005	1,250,009	93,996
90,149	235,844	1,309	3,310,779	3,764	9,023,568	1,085.879	995,245	90,634
78,694	239,107	1,382	3,662,750	3,265	7,968,085	869,398	719,451	149,947

^{*}Reserve at 4 per cent; new business since 1900 at 31/2 per cent.

▶ Paid-for business only.

BERKSHIRE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	\$	\$	\$	\$	\$	\$	\$_
1866	199.785	34,905	234,690	40,450	••••	6,151	•••••	46,601
1865	125,793	25.537	151,330	16,600	. ****	2,262	•••••	18,862
1864	95,626	27,944	123,570	39,000	••••	3,449	20	42,469
1863	72,669	14,185	86,853	35,981		4,811	283	41,075
1862	67,080	11,558	78,638	13,500		7,168	20,355	41,024
1861	66,546	9,495	76,041	14,000		5,089		19,089
1860	61,403	8,724	70,127	27,000		2,724	•••••	29,724
1859	52,493	7,218	59,711	16,700	1	4,840	13	21,553 12,868
1858	49,022	5,786	54,808	8,500		4,168	201	12,868
1857	51,561	4,576	56,137	11,993	••••	3,539	13,267	28,800
1856	36,213	5,188	41,401	6,500		5,418	•••••	11,918
1855	31,068	9,576	40,643	7,200		2,059	• • • • • • • • • • • • • • • • • • • •	9,259
18540	25,020	727	25,747	4,980		622		5,602
1853	9,101	59 226	9,160	•••••		248		
1852	2,627	226	2,853	960				248 960

Incorporated Aug. 18, 1891. BOSTON MUTUAL LIFE INSURANCE
John W. Wheeler, Pres.; George E. Rogers, Vice-Pres.; H. O. Edgerton, Sec.;

1903 1902 1901 1900 1899	216,566 225,975 111,589 62,331 61,901	107,367 1,004 1,815 400 1,450	323,933 226,979 113,404 62,731 63,351	50,945 61,073 35,536 28,953 42,250	•••••	7,455 5,683 759 1,003 1,837	1,886 1,149 1,260 789	60,286 67,905 37,555 30,787 44,045
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Capital Stock, \$50,000.

CENTRAL LIFE ASSURANCE SOCIETY OF George B. Peak, Pres.; W. L. Shepard, Vice-Pres.; M. H. Benson, 2d Vice-Pres.; H. G. Everett, Addison C. Page, M. D., Asst. Med. Director; J. P.

1903 1902 1901	150,649 107,754 95,102	9,509 5,412 3,293	160,158 113,166 98,395	13,945 10,700 9,200	•••••	1,824 705 26		15,769 11,405 9,226
1900	60,604	1,419	62,023	150				150
1899	52,969	550 284	53,519					•••••
1898	16,687		16,971	• • • • • • • • • • • • • • • • • • • •			• • • • • • • • • • • • • • • • • • • •	• • • • • •
1897	9,287	. 137	9,424	•••••				•••••
1896	4,419	825	5,244		•••••		•••••	
]		1	J	J .	,	J

Capital, \$150,000. COLONIAL LIFE INSURANCE COM Edward F. C. Young, Pres.; John A. Walker, Vice-Pres.; Ernest J. Heppenheimer, 2d Vice-Dunbar Johnston, Asst. Sec. and Mgr.

1			l l	1	ſ	1		
89,414	1,335	1,224		86,855	512,843	148,255	364,588	1903
70,101	•••••	230		69,871	475.780	193,687	282,093	1902
50,939	•••••	263		50,676	369,632	166, 178	203,454	1901
39,501	•••••			39,501	275,998	123,497	152,501	1900
15,900				15,900	209,554	124,302	85,252	1899
4,921	•••••	*****		4,221	95,581	71,955	23,626	1898
<u> </u>			İ					

LIFE-Continued

Expenses, Etc.	Total Diaburso-	New Business,			TANDING URANCE.	Assets.	Liabilities,	Surplus,
	ments.	No.	Amount.	No.	Amount.		4%.	4%.
\$	s		S		\$	\$	• \$	\$
42,886	89,488	757	2,003,950	2,275	5,418,075	660,298	558,761	101,537
27,148	46,009	358	802,000	1,587	3,351,550	506,014	a 326,656	a 179,358
21,076	63,545	273	674.300	1,319	2,724,450	390,004	# 240,135	a 149,869
16,269	57,344	273 165	293,800	1,140	2,248,100	317,546	a 189,396	a 128,150
17,982	59,006	149	236,150	1,065	2,089,650	291,965		• • • • • • • •
19,006	38,006	237	423.900	1,078	2,162,900	278,463		
17,863	47.587	325	623,375	1,010	2,097,500	237,161		
15,538	37,091	212	380,500	845	1,761,900	212,991		
14,109	26,978	149	306,100	75 ^I	1,609,900	189,708	• • • • • • • •	
18,313	47,113	274	612,250	775	1,667,950	163,410		
13,688	25,606	258	585,250	675	1,419,350	157,067		
18,040	27,300	265	534, <i>7</i> 25	616		86,615		
7,425	13,027	455	867,100	536	1,006,350	77,972		
4,742	4,990	192	319,450	193	316,550	59,913		
1,965	2,925	112	158,300	193 96	126,200	53,442		

^{*} Reserve at 4 per cent; new business since 1900 at 3½ per cent.

COMPANY, BOSTON, MASS.

Commenced Business Feb. 15, 1892.*

Benj. W. Rowell, Treas.; F. E. Pierce, Auditor; Frank E. Allard, M. D., Med. Dir.

^{*} Reorganized in 1899.

THE UNITED STATES, DES MOINES, IA. Incorporated February 18, 1896.
Commenced Business February 20, 1896.

Sec.; Homer A. Miller, Treas.; G. H. Carr, Counselor; D. W. Sinouse, M. D., Med. Director; Slake, Supt. of Agents; O. C. Miller, Cashier.

77,476	93,245	d 1,332	d 1,796,387	d 3,005	d 4,363,786	266,296	181,113	85,183
58,406	69,811	988	1,355,250	2,198	3,253,554	173,034	120.837	52,197
48,010	57,236	875	1,146,050	1,578	2,363,054	102,687	76,120	26,567
40,192	40,342	614	1,075,800	1,093	1,863,654	63,482	40,825	22,657
31,739	31,739	390	708,100	739	1,161,000	41,347	22,158	19,189
11,585	11,585	202	315,500	428	556,900	9,574	1,635	7,939
8,114	8,114	149	148,100	331	339,100	4,161	792	3,369
2,540	2,540	252	256,000	252	256,000	2,972	1,156	1,816

d Paid-for basis.

PANY OF AMERICA, JERSEY CITY, N. J.

Incorporated 1897. Commenced Business 1898.

Pres.; Chas. F. Nettleship, Sec.; John Nevin, M. D., Med. Dir.; Joseph D. Bedle, Counsel; Ordinary Dept.; Charles J. Harvey, Actuary.

365,990 353,506 274,703 217,029 178,426	455,404 423,607 325,642 256,530 194,326	\$60,215 1,553 \$57,644 1,527 \$48,466 1,324 \$39,376 1,050 \$38,129 708	1,386,271 \$5,211,301 1,073,000 \$4,209,047 791,507 \$4,042,526 513,500	\$70,076 2.743 \$55.597 2.253 \$43,520 1,794 \$34.674 1,270 \$27,697 717	\$8,028,103 2,517,715 \$6,149,410 2,015,338 \$4,668,763 1,513,067 \$3,650,629 1,020,050 \$2,854,075 528,54,075	378,455 314,260 204,975 156,091 127,775	‡ 219,024 144,117 92,958 49,987	159,431 170,143 112,017 106,104
89,682	93,903	<i>b</i> 20,297 182	\$ 2,719,798 202,000	<i>b</i> 10,623 169	<i>b</i> 1,423,482 188,500		3.728	97,950

[‡] Reserve at 4 per cent; new business since 1900 at 31/2 per cent.

s Reserve calculated at 41/2 per cent.

[†] Reserve at 4 per cent; new business since 1900 at 31/2 per cent.

b Industrial policies.

Capital, \$100,000.

COLUMBIA LIFE INSURANCE

Felix G. Cross, Pres.; Bradford Shinkle, Vice-Pres.; J. Warren Keifer, 2d Vice-Pres.; Frank J.

Year.	Premiums.	Interest and Other Income.	Total Income,	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies,	Dividends to Policy- holders.	Total to Policy- holders.
1903	\$ 7.320	\$ 29,309	\$ 36,629	\$	\$	\$		\$

Capital, \$200,000. COLUMBIAN NATIONAL LIFE INSUR Percy Parker, Pres.; Charles V. Fornes, Vice-Pres.; Wm. Butler Woodbridge, 2d Vice-Pres.;

1903	251,156	130,874	382,030	19,773			•••••	19.773
1902	36,289	31,033	67,322	403	•••••	•••••	•••••	403

Capital Stock, \$150,000 CONNECTICUT GENERAL LIFE INSUR R. W. Huntington, Jr., Pres.; P. H. Woodward, Vice-Pres.; J. A. Turabull, Sec. and Actuary;

								
1903	801,314	222,861	1,024,175	190,021	78,565	54,698	33,589	356,873
1902	712,804	220,353	933,157	146,409	57,577	72,225	28,080	304,291
-	616,841	185,202	802,043			61,830	28,785	•
1901				133,990	49.574			274,179
1900	557.557	184,198	741.755	158,266	35,832	56,396	32,447	282,941
1899	495,137	172,762	667,899	108,335	26,105	81,157	41,367	256.964
1898	442,434	160,155	602,580	88,422	29,875	99,145	49,429	266,871
1897	403,484	157,736	561,220	115,622	24,523	115,342	68,534	324,021
1896	385,415	142,953	528,368	128,527	58,334	49,858	71,818	308,537
1895	371,158	137,308	508,466	113,058	33,906	37,928	23,615	208,507
1894	352,894	***	484,264	113,786	42,063	32,016	27,518	215,383
	345,788	131,370	461,200			20,677	22,584	166,976
1893	345,700	115,412		90,500	33,215 48,889	21,831		
1892	317,290	120,836	438,126	97.209		18.868	33,506	201,435
1891	292,803	103,847	396,650	86,654	53,978		30,204	189,704
1890	273,068	104,532	377,600	88,330	41,238	18,885	10,727	159,180
1880	238,175	107,563	345.738	97,387	32,938	13,385	9,177	152,887
1888	219,500	95 083	314,592	77.870	20,437	13,564	7,896	119,767
1887	201,005	91,821	202,826	64,102	35,120	11,110	7,240	117,572
1886	182,592	86,684	269,276	74,019	33,360	17,263	7,355	131,997
1885	169,259	81,764	251,023	60,425	39,854	19,021	6,920	126,220
	"		• • •	,				•
1884	162,311	<i>7</i> 6,631	238,942	55,453	38,887	11,266	6,908	112,414
1883	158,020	95.580	253,600	90,583	37,647	11,815	8,415	148,560
1882	148,590	74,383	222,973	65,666	43 493	10,479	9,475	129,113
1881	143,826	68,607	212,433	73,391	23,345	13,418	5.471	115,625
1880	136,408	69,022	205,430	52,169	34.796	15,092	5,836	107,893
1879	159,325	60,641	228,966	78,367	37,846	33.735	5,256	155,204
1878	194,381	73,258	267,639	86,989	37.648	66,723	434	191,794
1877	238,801		308,292	78,694	17,000	89,300	1,947	186,941
1876	252,847	09,491			33,689			158,438
		72,556 65,791	325,403	57,100		54.338 36,927	13,311 20,264	125,282
1875	247,343	05,791	313,134	68,091	•••••	30,927	20,204	145,202
1874	266,842	60,176	327,018	58,725	1,000	39,905	21,331	120,961
1873	273 228	64,579	337,807	61,145		30,976	19,988	112,109
1872	274,926	50,793	325.719	68,950		21,368	2,294	92,612
1871	258,175	45,178	303,353	71,834		19,173	15,093	106,100
1870	217,125	37,416	254,541	53,506	• • • • • •	1,286	15,664	<i>7</i> 0,456
1860	156 970	39,534	187,504	25,700		739	9,033	35,472
1868	132,922	29,933	162,855	25,250		1,112	744	27,106
1867	101,481	20,470	121,951	9.977		145		10,122
1856	45 645	7,030	52,675	6,000		810		6,810
1865	8,001	3,142	11,143	5,000				-,
5	1 0,001	3,244	,-43			••••		••••
	, ,		,				, ,	

COMPANY, CINCINNATI, O. Commenced Business Sept. 1, 1903.

Jones, 3d Vice-Pres.; Edward W. Hyde, Sec.; W. W. Sutton, Treas.; C. B. Matthews, Counsel.

Expenses,	Total Disburse-	New	Business.		TANDING URANCE.	Assets.	Liabilities,	Surplus,
Etc.	ments.	No.	Amount.	No.	Amount.		4%.	4%.
\$ 17,450	\$ 17,450	114	\$ 230,500	98	\$ 194,000	\$ 118,549	\$ 1,218	\$ 117,331

ANCE COMPANY, BOSTON, MASS.

Frank J. Wills, Sec. and Actuary; Francis P. Sears, Treas.; J. S. Phelps, Med. Dir.

133,051	152,824	2,661 \$ 33,465	7,063,050 \$4,813,941	2,303 5 18,756	6,754,200 b 2,630,959	537.367	207,085	330,282
20,378	20,781		1,325,750 <i>b</i> 759,640		1,279,750	260,876	35,749	225,127

¿ Industrial policies.

Reserve at 31/2 per cent.

ANCE COMPANY, HARTFORD, CONN.

Incorporated June 22, 1865
Commenced Business October, 1865.

E. B. Peck, Assistant Sec.; W. W. Knight, Medical Adviser; F. C. Griswold, Supt. of Agencies.

		,						
	1			1			*	
321,591	678,464	2,941	4.717,424	16,300	23,526,066	4,987,738	4,565,977	421,761
259,259	563,550	2,784	4,377,337	14,618	20,744,125	4,533,157	3,953,539	579,618
191,637	465,816	2,504	3,765,389	13,199	18,408,559	4,117,482	3,559,009	558,473
190,617	473,558	2,267	3,240,020	11,966	16,444,000	3,771,803	3,244,183	527,620
			J		.,,,,	J	5. 11. 5	0
161,819	418,783	2,121	3,193,983	10,891	14,883,893	3,473,920	2,974,297	499,623
134,602	401,563	1,696	2,472,167	9,939	13,324,598	3,248,951	2,727,654	521,297
130,357	454,378	1,510	2,170,800	9,326	12,391,363	3,050,160	2,538,507	511,662
121,370	429,907	1,204	1,679,024	8.880	11,759,984	2,041,201	2,404,486	536,805
112,701	321,208	1,277	1,812,497	8,783	11,602,286	2,839,990	2,274,586	565,404
,/01	322,200	-,-//	1,012,49/	0,703	11,002,200	2,039,990	2,2/4,300	303,404
111,353	326,736	1,270	1,782,000	8,490	11,114,643	2,652,727	2,110,397	F40 000
109,756			1,814,616					542,330
	276,732	1,277		8,135	10,671,764	2,496,960	1,957,948	539,012
110,146	311,581	1,575	2,106,438	7,857	10,133,357	2,315,007	1,797,209	517.798
97.377	287,081	1,578	1,826,360	7,302	9,333,410	2,176 229	1,670,816	505,413
93,137	252,317	1,489	1,834,199	6,760	8,863,155	2,052,896	1,543,522	509,374
84,624				6-0-	00 -0-	06		
78,806	237,511	1,329	1,503,111	6,187	8,158,289	1,910,786	1,436,987	473.799
	198,573	1,127	1,373,483	5,690	7,669,740	1,820,995	1,353,931	467,064
83,606	201,178	1,218	1,431,551	5,325	7,291,778	1,692,738	1,275,016	417.722
65,651	197,648	961	1,258,796	4.75 5	6,727,275	T,597,744	1,204,504	393,240
68,45t	194,671	693	1,019,378	4:454	6,456,465	1,525,096	1,166,518	35 8, 5 7 8
	-04.							
70,550	183,064	<i>7</i> 69	1,048,103	4,369	6,339,164	1,462,369	1,134,332	328,037
60,520	208,980	74I	1,028,470	4,155	6,066,637	1,403,341	1,104,343	298,998
87,417	216,530	<i>7</i> 23	991,593	3.944	5,851,074	1,377,452	1,091,061	286,391
66,250	181,875	710	1,014,300	3,745	5,696,422	1,343,045	1,060,549	282,496
62,538	170,431	568	763,09I	3,530	5,399,943	1,313,537	1,047,710	265,827
	_		_			_		
65,806	221,010	597	777,601	3,417	5,336,750	I,349,908	1,028,678	321,230
69,804	261,598	503	640,509	3.382	5,453,609	1,333,311	1,049,197	284,114
61,841	248,782	715	927,793	3.505	5,905,497	1,333,217	I,057,725	275,492
92,945	251,383	1,106	1,671,346	3.688	6,689,610	1,272,299	1,031,444	240,855
78,081	203,363	748	1,313,451	3,422	6,689,474	1,258,997	985,646	273,351
_	1	۱ ـ		1		_ '		_
99,938	220,899	832	1,833,675	3,400	6,884,552	1,144,181	902,043	242,138
85,476	197,585	964	1,877,447	3,415	7,177,536	1,044,361	809,393	234,968
74.5II	167,123	1,275	2,554,980	3,305	7,337,063	901,432	677,367	224,065
101,944	208,044	1,321	2,357.629	3,017	6,245,554	746,982	575,160	171,822
84,225	154,681	1,388	3,284,086	2,536	5,532,785	656,267	433,123	223,144
co		·	l					
68,215	103,687	739	2,032,874	1,757	4,809,978	542,498	310,675	231,823
59,095	86,201	747	2,158,916	# I,445	3,524,616	446,804	193,983	252,821
56,124	66,246	879	2,141,900	1,212	2,625,700	364,477	132,892	231,585
27,524	34,334	562	1,320,000	568	1,229,500	294,425	••••••	
3,649	3,649	100	268,950	97	250,450	112,448	a 9,576	a 102,872
		1	1	1	1		i .	1

^{*} Reserve at 4 per cent; new business since 1900 at 31/2 per cent.

[&]amp; Reserve calculated at 41/2 per cent.

Incorporated June 12, 1846.

CONNECTICUT MUTUAL LIFE INSUR

Jacob L. Greene, Pres.; J. M. Taylor, Vice-Pres.; Herbert H. White, Sec.; Daniel H. Wells, Actuary; Geo. R. Shepherd, M. D., Medical Director; Joseph B. Hall, M. D., Ass't. Medical Dir'tor.; Charles D.

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	s	s	s	s	\$	\$	\$
1903	5,325,082		8,262,171	4,339,642	367,638	579,800	1,359,811	6,646,891
1903	5,271,681	2,937,089 2,889,979	8,161,660	4,049,466	327,862	500,636	1,314,850	6,192,814
1901	5,109,054	3,073,420	8,182,474	4,213,765	428,730	554,217	1,284,996	6,481,708
•	J	J. 75.1	•			301. 1		
1900	5,086,064	2,960,679	8,046,743	4,362,972	456,027	548,653	1,305,439	6,673,091
1899	4,932,559	3.077.749	8,010,308	4,031,218	292,144	532,667	1,265,334	6,121,363
1898	4,768,230	3,070,248	7,838,478	3,983,541	299,824	656,041	1,272,694	6,212,100
1897	4,743,410	3,219,447	7,962,857	4,053,515	403,317 401,652	597,247	1,284,481	6,338,500
1896	4.743.237	3,190,740	7,933,983	4,106,366	401,052	760,448	1,274,659	6,543,125
1895	4,681,429	2.112.077	7.704.406	3,898,561	483,830	657,180	1,242,948	6,282,519
1894	4,677,973	3,112,977 3,228,606	7,794,406 7,906,579	3.947.059	326,816	660,523	1,265,415	6,199,813
1803	4,623,200	3,152,934	7,776,134	3,669,679	300,779	597,355	1,256,202	5,824,015
1892	4,622,203	3,262,714	7,884,917	3,744.985	423,198	565,319	1,223,598	5,957,100
1891	4,504,815	3,299,664	7,804,479	3,571,684	554,633	527,844	1,161,210	5,815,371
-0			- 0					
1890	4,416,575	3,398 466	7,815,041	3,428,150	796,353	461,707	1,147,382	5,833,592
1889 1888	4,418,336	3,282,885	7,701,221	3,546,885	632,207	494,391	1,105,030	5,839,313
1887	4,436,285	2,987,191 3,042,897	7,423,476 7,465,362	3,197,983 3,058,734	497,769 601,996	529,228 576,310	1,160,368 1,177,261	5,385,348 5,414,301
1886	4,464,544	2,960,463	7,425,007	2,819,244	693,778	582,847	1,189,132	5,285,001
	4.4-4.511	-13-14-5	714-517	-,,,	-35,77	3	-,,	3,-3,-
1885	4,542,265	3,108,948	7,651,213	3,165,604	794,213 789,848	662,611	1,202,156	5,824,584
1884	4,707,437	2,794,577	7,502,014	2,752,375	789,848	816,475	1,153,608	5,512,306
1883	4,829,098	3,041,125	7,870,223	3,178,774	634,204	779,178	1,189,696	5,781,852
1882	4,998,030	2,761,061	7.759,091	2,501,039	676,468	901,486	1,230,501	5.309.494
1881	5,238,812	2,921,954	8,160,766	2,896,276	822,371	1,081,235	1,284,342	6,084,224
1880	5,247,283	2,902,777	8,150,060	2,733,084	952,062	929,894	1,798,655	6,413,695
1879		3,203,849	8,954,291	2,774,384	970,881	1,506,456	1,885,265	7,136,986
1878	5.750,442 6,087,238	3 333,187	3,420,425	2,356,046	1,051,547	1,559,037	2,346,138	7,312,768
1877	6,494,919	2,097,362	9,192,281	2,637,611	669,113	1,305,783	2,511,776	7,124,283
1876	6,725,121	2,893,993	9,619,114	2,289,948	311,298	956,482	2,461,031	6,018,759
1875	7,165,469	2,652,932	9,818,401	2,578,106	144,246	941,005	2,543,556	6,206,913
1874 1873	7,512,154	2,536,859	9,861,720	2,571,204	29,000 6,700	790,073	3,037,873	6,428,150 6,270,474
1872	7,715,068	1,969,841	9,684,909	2,372,356	2,000	784,409 678,810	3,107,009	5,797,010
1871	7,803,492	1,925,449	9,728,941	1,793,507	1,000	1,011,035	4,825,940	7.631,482
,-	1		31,71,54-	-179313-7	1	1	4,000,040	71-3-14
1870	7,841,800	1,789,670	9,631,470	1,751,959 1,428,859		864,068	2,429,421	5,045,448
1869‡	6,218,830	1,366,336	7,585,166	1,428,859		276,917	1,409,961	3,115,737
1869 †	7.137.718	1,164,500	8,302,218	1,266,675		968,446	978,577	2,513,698
1868	6,284,695	923,000	7,207,695	1,179,921	•••••	227,680	656,916	2,064,517
1867	5,231,573	679,633	5,911,206	967,701		94,142	541,379	1,603,222
1866	3,332,716	557.950	3,890,666	768,137		81,612	385,943	1,235,692
1865	2,381,954	556,417	2,938,371 1,803,232	482,387 376,890		46,305 36,815	343.767	872,459
1864	1,400,585	402,647				30,815	293,370	707,075
1863 1862	978,241	367,236 286,465	1,345,477	339,590		26,047	216,489 201,836	582,126 555,461
	831,035		1,117,500	254,440		99,185	I .	1
1861	815,711	261,427	1,077,138	222,900	500	44,927	199,551	
1860 1859	721,317	225,505	.946,829 853,665	252,920	•••••	51,033	199,760 236,839	503.713 497,841
1858	655,752	197,913	802,804	238,825		47,052 46,902	230,166	515,893
1857	619,431	156,987	776,418	208,921		89,529	224,493	522,943
		1	1		1	1		1
1856 1855	622,411 642,082	144,552 126,986	766,963 769,068	268,990		107,966 85,017	222,746	599,702
1854	639,311	07 701	737,012	253,133		85,917 85,573	201,599	540,649 406,067
1853	663,329	97,70I 77,843	741,172	185,453 189,417		69,010	134,041 78,251	336,678
1852	690,969	51,737	742,706	196,888		36,165	20,795	253,848
1851	l -	25,836	1	1	1	2,989	1	178,262
1850	670,595	9,746	696,431 417,710	163,716 82,600		526	11,557	
1849	407,964 186,088	270	186.358	17,750		320	187	17,959
1848	46,653	* 2,503	186,358 46,653	3,500			72	3,572
1847	11,835		11,835	1			J	3.37-
	terest returned	on "Guerant		Your of amous	at received	+ Vest en	ded Ian ar s	-26c

^{*} Interest returned on "Guarantee Fund" 'n excess of amount received.

‡ Eleven months ending Dec. 31.

[†] Year ended Jan. 31 until 1869.

ANCE COMPANY, HARTFORD, CONN. Commenced Business December 15, 1846.

John D. Parker, Jacob H. Greene and Wm. H. Deming, Ass't Secs.; Chas. Hildebrand, Ass't Actuary Alton, M. D., Medical Referee; John L. Bunce, Supt. of Agencies; C. B. Ingraham, Inspect'r of Accts.

1.435,638 7,638,459 7,638,459 4,123 10,868,450 69,751 156,86,634 65,634,605 459,045,613 466,1391 1391,205 7,879,913 4,363 10,751,601 69,016 163,680,144 64,866,139 7,439,661 3,711 9,678,490 66,862 188,078,890 47,7370,338 3,940 10,547,391 66,705 157,701,387 61,883,974 4,478 11,518,528 66,641 157,701,387 63,840,424 456,558 41 1,132,007 7,710,391 10,547,	Surplus,
1.586.423	4%.
1.435.698	\$
1.391,205 7,879,913 4,363 10,751,601 69,016 163,680,144 65,277,179 d58,266,139 d7,131,131,130,138 1,333 7,439,496 4,343 11,150,018 67,649 160,432,486 64,183,940 d57,375,508 d7,127,180,171 7,439,961 7,439,961 3,711 9,678,490 66,862 158,078,850 64,183,387 d55,652,753 d7,103,333 3,940 10,355,237 66,441 157,422,626 63,584,442 d55,287,735 d7,103,333 3,940 10,355,237 66,441 157,422,626 63,954,472 65,528,442 d55,287,735 d7,103,315 6,887,330 4,091 10,345,286 65,501 156,668,871 1,003,315 6,887,330 4,091 10,349,485 65,501 156,694,498 67,655,516 4,418 12,291,834 65,557 157,737,322 60,765,597 1,003,315 6,887,330 4,091 10,549,485 65,501 156,694,498 67,685,576 4,498 11,830,694 4,794 155,043,055 67,983,144 4,981 10,492,493 67,692,144 1,420 10,492,493 67,692,144 1,420 10,492,493 67,692,144 1,420 10,492,493 67,692,144 1,420 10,492,493 67,692,144 1,420 10,492,493 67,692,144 1,420 10,492,493 67,692,144 1,420 10,492,493 67,692,144 1,420 10,492,493 1,003,240 1,492,40,493 1,003,240 1,492,40,493 1,003,240 1,492,40,493 1,003,240 1,492,40,493 1,003,240 1,492,40,493 1,003,240 1,492,40,493 1,003,240 1,492,40,493 1,003,240 1,492,40,493 1,003,240 1,492,40,493 1,003,240 1,492,40,493 1,492,40,40,40,40,40,40,40,40,40,40,40,40,40,	4,707,4 6 2 6,379,992
1.411.500	7,011,040
1.313.733	
1,227,861 7,439,961 3,933 10,547,361 66,765 157,701,387 65,763,384 356,227,725 47 54,310,882 8 1,173,207 7,716,333 3,940 10,335,237 66,441 157,422,626 62,947,270 54,310,882 8 1,086,568 7,286,381 1.120 10,331,207 65,970 11,656,666,871 156,666,666 158,042,056 62,220,586 62,4471,655 7 62,231,56 68,871,330 4.091 10,649,485 65,701 156,666,871 155,043,055 59,728,546 53,042,422 10,070,407 6,685,778 4.200 11,633,084 65,571 155,043,055 59,728,546 53,042,422 10,070,407 6,685,778 4.200 11,833,097 64,794 135,343,055 59,728,546 53,042,447 153,232,706 6,699,143 3,461 9,068,909 63,650 151,351,391,391 55,642,365 53,144,470 63,043 10,013,207 6,046,409 3,441 9,068,909 63,650 151,351,391,391 55,642,346 151,888,782 53,144,470 63,020 11,011,268 6,226,269 3,440 8,225,830 151,729,449 55,662,712 51,888,782 53,144,795 63,020 11,011,268 6,226,269 3,440 8,225,830 151,320,305 55,662,88 55,642,88 1,011,268 6,226,269 3,440 8,225,830 152,230,685 53,444,075 51,888,782 53,144,750 53,044 11,243,077 7,216,301 3,661 8,579,088 8,589,098 8,588 8,599,098,088 183,249,097,098,088 183,249,097,098,088 183,249,	7,191,348 7,208,342
1,197,418 7,535,978 3,933 10,547,361 66,795 157,701,387 65,384,042 25,452,775 24,310,828 28 1,004,365 7,376,784 4,478 11,518,525 10,031,327 65,475,031 157,422,056 62,947,270 54,310,828 28 1,004,315 6,887,330 4,091 10,031,207 65,979 156,686,871 61,348,887 54,590,348 61,004,315 6,887,330 4,091 10,049,485 65,701 150,094,495 61,348,887 53,694,492 11,070,407 6,885,778 4,900 11,813,087 64,794 155,043,055 59,728,546 53,149,497 61,070,407 6,686,400 3,448 9,285,040 63,830 151,739,494 57,822,330 52,451,475 59,035,640 3,461 990,680,90 63,650 151,361,913 57,447,441 5993,684 6,407,983 3,440 8,905,890 63,650 151,361,913 57,447,441 51,011,268 6,260,659 3,440 8,203,277 63,283 1,001,268 6,260,269 3,440 8,203,270 8	7,516,542
1.173,207 7,716,338 3,940 10,355,237 66,441 157,422,626 62,947,270 54,310,882 8 1.004,265 7,326,381 4,478 11,518,525 10,331,207 65,979 155,686,871 62,222,586 54,529,526 10,063,315 6,887,330 4,091 10,649,485 65,771 150,994,498 61,348,887 54,150,954 7,055,316 4,418 12,201,824 65,557 157,737,302 60,700,598 53,632,422 10,700,407 6,885,778 4,290 11,813,087 64,794 155,043,055 59,728,546 53,1449,497 6 1.025,106 6,858,788 3,772 10,620,245 64,147 153,234,742 58,741,243 52,686,476 65,993,682 6,407,093 3,812 9,370,874 69,360 151,361,913 57,484,411 51,403,900 63,650 151,361,913 57,484,411 51,403,900 63,650 151,361,913 57,484,411 51,403,900 63,650 151,361,913 57,484,411 51,403,900 63,650 151,361,913 57,484,411 51,403,900 63,650 151,361,913 57,484,411 51,403,900 63,650 151,361,913 57,484,411 51,403,900 63,650 151,361,913 57,484,411 51,403,900 63,650 151,361,913 57,484,411 51,403,900 63,650 151,361,913 57,484,411 51,403,900 63,650 151,361,913 57,484,411 51,403,900 63,650 151,361,913 57,484,411 51,403,900 63,650 151,361,913 57,484,411 51,403,900 63,650 151,361,913 57,484,411 51,403,900 63,650 151,361,913 57,484,411 51,403,900 63,650 151,361,913 57,484,411 51,403,900 63,650 151,361,913 57,484,411 51,403,900 63,650 151,361,913 57,485,712 49,424,076 49,874,411 51,653,188 63,648 33,481 34,611 50,653,184 34,651,900 63,650 153,165,712 49,424,076 49,424,	7,350,317
1.086,568 7,286,381 4,120 10,331,207 65,979 156,686,871 62,220,586 54,471.655 7 1.098,216 7,055,316 4,418 12,291,824 65,557 157,737,302 60,760,598 53,632,422 7 1.098,216 7,055,316 4,418 12,291,824 65,557 155,043,055 59,728,546 53,149,497 6 1.025,106 6,858,778 4,200 11,813,087 64,794 155,043,055 59,728,546 53,149,497 6 1.025,106 6,858,788 3,772 10,602,245 64,147 153,234,742 58,741,243 52,686,476 65,070,797 6,098,144 3,461 9,068,990 63,660 151,361,913 57,447,441 51,888,782 593,688 6,207,083 3,812 9,370,874 63,087 150,992,498 55,627,121 51,140,390 51,011,268 6,207,043 3,812 9,370,874 62,934 152,230,685 53,426,712 51,140,390 51,011,268 6,207,043 3,213 9,007,390 62,951 151,301,588 54,374,075 49,706,796 49,753,738 64,998,845 31,233,970 66,998,845 31,233,970 66,998,845 31,233,970 66,998,845 31,233,970 66,998,845 31,233,970 66,998,845 31,233,970 66,998,845 31,233,970 66,998,845 31,233,970 66,998,845 31,233,970 66,998,845 31,233,970 66,998,845 31,233,977 7,216,301 3,681 8,564,750 63,931 159,093,868 54,374,075 49,706,796 49,706,	8,536,388
1.086,568 7,286,381 4,120 10,331,207 65,979 156,686,871 62,220,586 54,471.655 7 1.098,216 7,055,316 4,418 12,291,824 65,557 157,737,302 60,760,598 53,632,422 7 1.098,216 7,055,316 4,418 12,291,824 65,557 155,043,055 59,728,546 53,149,497 6 1.025,106 6,858,778 4,200 11,813,087 64,794 155,043,055 59,728,546 53,149,497 6 1.025,106 6,858,788 3,772 10,602,245 64,147 153,234,742 58,741,243 52,686,476 65,070,797 6,098,144 3,461 9,068,990 63,660 151,361,913 57,447,441 51,888,782 593,688 6,207,083 3,812 9,370,874 63,087 150,992,498 55,627,121 51,140,390 51,011,268 6,207,043 3,812 9,370,874 62,934 152,230,685 53,426,712 51,140,390 51,011,268 6,207,043 3,213 9,007,390 62,951 151,301,588 54,374,075 49,706,796 49,753,738 64,998,845 31,233,970 66,998,845 31,233,970 66,998,845 31,233,970 66,998,845 31,233,970 66,998,845 31,233,970 66,998,845 31,233,970 66,998,845 31,233,970 66,998,845 31,233,970 66,998,845 31,233,970 66,998,845 31,233,970 66,998,845 31,233,977 7,216,301 3,681 8,564,750 63,931 159,093,868 54,374,075 49,706,796 49,706,	8,161,149
1,096,407	7.757.930
1.070,407	7,197,933
1,025,196	7,128,176 6,579,049
1.077.087	_
1.313.796	6,054, <i>7</i> 67 5,410,891
993,68a 6,407,983 3,812 9,370,874 63,483 150,992,498 56,627,121 51,140,390 5 1,011,268 6,26,269 3,440 8,295,830 63,027 150,528,923 55,696,218 50,467,537 5 1,101,927 6,926,511 3,752 9,007,390 62,995 151,307,588 54,374,075 49,224,076 4 1,045,162 6,827,014 3,595 8,579,008 63,595 155,433,409 53,586,515 48,529,294 1,055,318 6,364,812 3,461 8,464,005 63,662 157,105,751 51,578,411 47,808,363 3 1,132,077 7,216,301 3,681 8,564,750 63,931 159,039,868 48,761,452 46,871,926 1 1,018,980 7,432,675 4,052 9,597,908 64,343 162,105,304 49,124,729 45,371,269 954,557 8,267,325 5,380 12,073,498 64,979 170,319,164 48,119,742 44,789,675 1,016,061 8,140,344 6,213 15,301,735 66,252 178,280,655 47,496,151 43,839,910 3 1,042,275 7,061,034 6,028 13,805,996 66,618 183,414,408 46,163,497 42,154,958 1,093,398 7,477,548 6,885 19,965,324 66,316 181,262,370 953,915 6,750,925 5,520 14,502,090 62,245 183,244,408 46,163,497 42,154,958 1,004,105 7,274,579 5,679 15,607,263 63,550 181,262,370 33,544,447 39,483,548 1,004,105 7,274,579 5,679 15,607,263 63,550 181,802,790 36,516,552 1,009,276 8,730,758 7,216 20,487,899 12,450 20,487,899 12,450 20,487,899 12,450 20,487,899 12,511 0,90,276 13,490 11,900 13,153 50,466 11,900 13,153 50,466 11,900 13,153 50,484 11,151 50,4637 2,285 679 13,155 577,344 1,38 11,500 13,441 648,902 1,156 11,900 13,153 50,466 11,900 13,153 50,466 11,900 13,153 50,466 11,900 13,153 50,466 11,900 13,153 50,466 11,900 13,153 50,466 11,900 13,153 50,466 11,900 13,153 50,466 11,900 13,153 50,466 11,900 13,153 50,466 11,900 13,153 50,466 11,900 13,153 50,466 11,900 13,150 10,433 11,151 50,4637 2,285 61,154 3,466,190 10,433 11,515 577,344 648,902 1,156 3,466,190 10,433 11,515 577,344 1,646 3,466,190 10,433 11,515 10,461 33,370,002 11,900 15,900 10,433 11,515 10,461 33,370,002 11,900 15,900 10,433 11,515 10,461 33,370,002 11,900 11,	5,558,659
1,101,927	5 486 72T
087,539	5,228,681
087,539	4,667,279
1.055,318 6.364,812 3,461 8,464,005 63,66a 157,105,751 47,808,363 3 3 3 48,751,452 47,808,363 3 3 3 3 159,039,868 48,761,452 46,871,926 3 3 3 159,039,868 48,761,452 46,871,926 3 3 3 46,871,926 3 3 46,871,926 3 3 48,761,452 46,871,926 3 3 48,761,452 46,871,926 3 48,761,452 46,871,926 3 46,871,926 3 46,871,936 46,971,946 46,979 164,585,123 47,913,829 46,371,142 47,896,675 3 47,496,151 44,789,675 3 48,119,742 44,789,675 3 44,789,675 3 48,119,742 44,789,675 3 48,119,742 44,789,675 3 44,789,675 3 48,119,742 44,789,675 3 44,789,675 3 48,119,472 44,789,675 3 48,189,675 3 48,184,96,675 3 48,144,478 48,183,899,910	4,202,636
1,132,077	4,039,221 3,680,048
1,018,986	1,889,526
926,242 8,053,228 5,154 10,707,194 04,504 176,455,123 47,214,729 45,371,209 1,016,061 8,140,344 6,23 15,301,735 66,221 178,380,635 47,496,651 43,839,910 3,087,680 7,194,602 5,067 15,777,454 66,209 185,076,842 43,410,594 39,483,548 1,004,005 7,274,579 5,679 15,607,263 63,550 181,802,730 33,544,447 49,675 195,391,595 6,750,925 5,520 14,502,090 62,826 182,865,316 183,488,69,755 29,869,513 1,009,276 8,730,758 7,216 20,487,899 62,458 182,785,236 31,885,525 26,220,140 25,022,530 57,049 177,356,621 27,566,479 19,229,453 181,207,504 181,205,762 20,487,899 19,209,453 27,566,479	T 000 000
054,557 8,267,325 5,386 12,073,498 64,970 170,319,164 48,119,742 44,789,675 3 13,391,735 66,252 178,880,635 47,496,451 43,89,910 3 43,89,910 3 48,119,742 44,789,675 3 43,89,910 3 43,89,910 3 44,154,96,675 43,89,910 3 44,154,96,675 43,89,910 3 44,154,96,675 43,89,910 3 44,154,96,675 44,154,96,975 43,89,910 3 44,154,96,675 44,154,96,975 44,154,96,975 3 44,154,96,975 44,154,979 35,550 185,366,633 40,378,979 36,515,552 31,628,631 33,544,447 44,502,603 37,628,631 33,544,447 44,502,603 181,726,840 34,896,755 33,544,447 44,502,603 181,726,840 34,896,755 33,844,447 44,502,603 31,885,523 31,885,523 31,885,523 31,885,525 36,220,140 42,233 36,987,687 177,356,621 37,566,475 37,566,475 37,506,475 37,506,479 177,356,621 37,506,479 177,356,621	1,759,005
I, old, off 8, I40, 344 6, 213 I5, 301, 735 66, 252 178, 280, 635 47, 496, 151 43, 839, 910 34, 154, 958 987, 680 7, 194, 602 5, 967 15, 777, 454 66, 203 185, 306, 842 43, 410, 594 39, 483, 548 30, 516, 552 31, 152, 102, 103 31, 628, 631 33, 548, 344, 447 44, 154, 958 44, 154, 958 44, 154, 958 44, 154, 958 44, 154, 958 44, 154, 958 44, 154, 979 30, 516, 552 31, 152, 91, 952, 924 65, 316 185, 366, 633 40, 378, 979 30, 516, 552 33, 552 37, 628, 631 33, 544, 447 44, 848, 96, 755 43, 896, 755 20, 859, 513 31, 85, 525 37, 628, 631 33, 448, 967, 552 20, 859, 513 51, 750, 948 58, 768, 768 34, 896, 755 20, 859, 513 51, 750, 948 58, 766, 779 37, 628, 631 33, 885, 525 31, 885, 525 31, 885, 525 31, 885, 525 32, 869, 513 56, 482 182, 785, 786 31, 885, 525 32, 500, 684 182, 785, 786 37, 762, 766 47, 77, 746 57, 792, 747, 746 57, 792, 747, 747, 747, 747, 747, 747, 747, 74	3.330,067
987,689 7,194,602 5,067 15,777,454 66,209 185,076,842 43,410,594 39,483,548 1,004,105 7,274,579 5,679 15,607,263 63,550 181,802,730 37,628,631 33,544,447 45,533,915 6,750,925 5,520 14,502,090 62,826 181,726,840 34,896,755 26,220,140 20,487,899 62,458 182,785,236 31,885,525 26,220,140 20,287,707 21,282,390 11,909,270 11,900 13,153 577,049 13,490,710 11,900 13,490,710 11,900 13,153 577,246 14,138 124,047 14,138 124,054 15,138,68,64 15,000	3,656,241
1,049,398 7,477,548 0,885 19,905,324 05,310 185,300,033 340,378,979 30,570,552 3 953,915 0,750,925 5,520 14,522,090 62,826 181,802,730 33,544,447 34,896,755 29,869,513 33,844,447 34,896,755 29,869,513 32,602,140 34,896,755 29,869,513 32,602,140 31,885,525 26,220,140 31,885,525 26,220,140 31,885,525 26,220,140 32,220,140	4,008,539
1,004,105	3,927,046
553,915 6,750,995 5,530 14,502,090 62,826 181,726,840 34,896,755 29,869,513 5 942,239 5,987,687 10,608 26,585,541 60,677 181,265,762 30,915,957 22,340,587 8 977,012 3,490,710 11,900 55,840 55,840 23,500,008 23,500,008 23,500,008 18,148,622 19,229,453 19,229,453 18,148,622 13,826,840 <t< td=""><td>3,502,427 4,084,184</td></t<>	3,502,427 4,084,184
1,099,276 8,730,758 7,216 20,487,899 62,458 182,785,236 31,885,525 26,220,140 5 942,239 5,987,687 10,608 26,585,541 60,677 181,265,762 30,915,957 22,340,587 8 977,012 3,490,710 11,900 55,867 23,500,008 23,500,008 19,229,453 18,148,622 13,826,840 18,148,622 13,826,840	5,027,242
813,757 3,929,494 8,240 25,022,530 57,049 177,355,621 27,565,479 19,229,453 8,240 25,022,530 57,049 177,355,621 27,565,479 19,229,453 8,240 25,022,530 55,867 23,500,008 33,500,008 33,500,008 33,500,008 33,500,008 33,668,40 13,826,84	5,665,385
813.757 3,929,494 8,240 25,022,590 57,049 177,355,621 27,566,479 19,229,453 8,240 19,229,453 8,240 19,229,453 19,229,453 23,500,008 19,229,453 8,240 19,229,453 19,229,453 18,148,622 18,148,622 13,826,840 13,826,840 13,826,840 19,229,453 19,229,453 19,229,453 19,229,453 19,229,453 19,229,453 19,229,453 19,229,453 18,148,622 13,826,840 13,826,840 11,142 10,104,209 19,229,453 10,104,209 19,229,453 10,104,209 19,229,453 10,104,209 19,229,453 10,104,209 19,229,453 10,104,209 19,229,453 10,104,209 19,229,453 10,104,209 19,229,453 10,104,209 19,229,453 10,104,209 19,229,453 10,104,209 19,229,453 10,229,453 10,229,453 10,229,453 10,229,453 10,229,453 10,229,453 10,229,453 10,229,453 10,229,453 10,229,453 10,229,453 10,229,453 10,229,453 10,229,453 10,229,453 10,229,453 10,229,453	8,575,370
977,012 3,490.710 11,900 55,867 23,500,008 956,973 3,021,490 13,153 50,466 18,148.662 13,866,840 13,866,840 13,866,840 13,866,840 13,866,840 13,866,840 13,866,840 13,866,840 13,866,840 13,866,840 13,866,840 13,866,840 13,866,840 13,866,840 13,866,840 13,866,840 13,866,840 13,866,840 13,866,840 13,866,940 14,209 14,2	8,337,026
679,564 2,282,786 14,138 42,108 13,826,840 472,707 1,708,399 10,063 31,171 10,104,209 342,488 1,214,047 8,115 24,054 7,918,896 188,793 805,868 5,672 16,500 6,030,544 112,511 694,637 2,285 11,930 5,008,850 93,441 648,902 1,156 10,433 4,358,010 89,851 557,729 1,725 10,461 3,889,411 73,631 577,344 1,254 3,466,190 3,370,002 62,004 559,845 842 8,632 3,000,533	• • • • • • • •
472,707	••••••
348.488 1,214,047 8.115 24,054 7,918.806 188.793 895,868 5,672 15,500 6,030,544 112,511 694,637 2,285 11,930 5,008.850 93,441 648,902 1,156 10,433 4,358,010 89,851 557,739 1,735 10,461 3,889,411 73,631 577,344 1,254 3,466,190 3,370,002 62,004 559,845 842 8,632 3,000,533	
188,793 895,868 5,672	
93.441 648,952 1.155 10,433 4.358,010 89,851 557,739 1.735 10,461 3,889,411 73,631 577,344 1,254 3,466,190 3,370,002 62,004 559,845 842 8,632 3,000,533	•••••
89,851 557,729 1,725 10,461 3,889,411 73,631 577,344 1,254 3,466,190 3,370,002 62,004 559,845 842 8,632 3,000,523	*******
73,631 577,344 1,454 3,466,190 3,370,002 62,004 559,845 842 8,632 3,000,523	•••••
62,004 559,845 842 8,632 3,000,523	
53,245 569,138 737 8,552 2,706,766 52,276 575,219 587 8,563 2,473,037	••••••
>===-/~ 3/3,0±y 30/1 ······· 0,505 ······· #,4/3,05/ ·······	••••••
53.863 504.512 030 0.326 2.154.480	••••••
52,257 458,324 935 9,414 1,980,171	
53,428 390,106 1,320 9,903 1,701,673	•••••
	••••••
69,407 247,669 5,589 II,008 918,407 48,332 132,742 4,243 6,700 469,803	••••••
26,917 44,876 2,751 3,467 184,959	
8,710 12,288 853 42,001	•••••
I,095 I,095 I0,740 I0,740 d Reserve on policies issued since x882 calculated at 3 per cent,	••••••

Capital Stock, \$200,000.

CONSERVATIVE LIFE INSURANCE

Frederick H. Rindge, Pres.; Wilbur S. Tupper, Vice-Pres. and Supt. of Agencies; George I. Cochran, Chief Medical Director; J. N. Russell, Jr., Arthur A. Butler,

Year.	Premiums.	Interest and Other Income.	Total Income,	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	\$	\$	\$	\$	s	s	\$
1903	722,382	116,193	838,575	119,000	964	6,120	8,451	134.535
1902	424,110	56,441	480,551	135,700	a 2,845	3,280		141,825
1901	313.053	1,382,246	1,695,299	73,820	a 1,901	4,435		80,156
1900	17,376	24,352	41,728	6,000				6.000

a Accident indemnities.

Capital Stock, \$25,000.

CONTENTNEA LIFE INSURANCE

Geo. W. Connor, Pres.;

1903	1,283	1,500	2,783	*237	•••••			237
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^{*}Including 232 health benefits.

Commenced Business August 15, 1885. Reincorporated Jan., 1900.

DES MOINES LIFE INSURANCE

C. E. Rawson, Pres. and Gen. Manager; L. C. Rawson, Vice-Pres.; C. H. Philpott, ad Vice-Pres.; E. G. Medical Director; Wm. S. Donahey, Auditor; Will. T. Smith, Supt. of

186,016	1,096	28,578		156,342	922,606	172,477	750,129	1903
187,979	107	13,141		174,731	507,048	30,978	476,070	1902
188,809		13,494		175,315	336,761	27,783	308,978	1901
166,886		26,225		140,661	308,519	34,682	273,837	1900
158,621		7.924		150,697	275.743	22,917	252,826	1899
157,477		264		157,213	282,238	32,181	250,057	1808 i
146,328		496		145,832	278,288	37,182	241,106	1897
140,466		496 588		139,878	267,121	38,743	228,378	1896
97,661		1,022		97,639	286,855	73.397	213,458	1895
74,983		462		74,521	213,814	56,383	157,431	1804
53,850		380	i	53,461	152,970	39.571	113,399	1893
41,112		389 188		40,924	104,059	28,695	75,364	1892
28,458	•••••	263	•••••	28,195	91,391	24,773	66,618	1891
18,158		220		17,938	84,683	27,364	57,319	1890
2,925				2,925	25,561	10,665	14,896	1889
*****				-,,-5	-5/5	,5	-4,-5-	1888
1,687				1,687	9,212	784	8,628	1887
1,155				1,155	3,707	313	3,394	1886

Capital Stock, \$10,000.

EASTERN LIFE INSURANCE

D. T. Tayloe, Pres.; George T. Leach, Vice-Pres.; Stephen C.

1903	15,966	 15,966	500	 	 500

COMPANY, LOS ANGELES, CAL.

Incorporated May 16, 1900. Commenced Business July 5, 1900.

ad Vice-Pres. and Gen. Counsel; Alfred W. Morgan, Sec.; Thos. B. Inch, Treas.; H. G. Brainerd, Asst. Supts. of Agencies; Herman A. Behrens, Asst. Actuary.

Expenses,	Total Disburse-	New	Business.		TANDING JRANCE.	Assets.	Liabilities,	Surplus,
Etc.	ments.	No.	Amount.	No.	Amount.		4%.	4%.
\$ 392.737 208,165 288,549 13,333	\$ 527,272 349,990 368,705 19,333	7,115 1,305 5,613 2,176	\$ 17,727,664 4,195,091 9,938,310 3,193,295	9,856 5,317 6,009 1,830	\$ 21,743,690 11,174,547 10,101,301 2,709,295	\$ 1,546,048 1,286,572 1,550,228 118,895	*\$ 1,228,292 985,350 1,260,386 30,190	\$ 317,756 301,222 289,842 88,705

^{*} Reserve at 31/2 per cent.

COMPANY, WILSON, N. C.

!Incorporated July 16, 1903. Commenced Business Sept. 1, 1903.

Jos. E. Johnson, Sec.

2.000	2.270	b 1,477	<i>8</i> 43,980	<i>b 7</i> 08	<i>b</i> 22,360	25,275	Igo	25,085
2,073	2,310	0 1,4//	V 43,900	0 /90	V 22,300	-3,-/3		23,003

¿ Industrial business.

COMPANY, DES MOINES, IA.

Incorporated July 31, 1885.

Pratt, Sec.; Homer A. Miller, Treas.; George R. Sanderson, Counsel; Dr. Charles Woodhull Eaton Agencies; E. L. Rives, Asst. Supt. of Agencies; A. H. Evans, Adjuster.

181,138	902,839	1,083,977	18,080,654	11,917	6,721,554	3,945 1,877	403,906	217,890
145,794	394,404	540,198	15,142,006	10,129	3,267,416	1,877	363,661	175,682
133,500	248,529	382,029	14,794,065	10,110	3,365,910	2,090	317,586	128,777
124,354	233,097	357.451	14,199,800	9,921	4,388,550	2,964	271,498	104,612
104,650	215,290	319,940	14,636,250	10,143	2,872,000	2,095	256,793	98,172
128,57	137,386	265,962	15,044,250	10,220	3,059,000	2,027	255,849	98,372
	30,311	286,138	15,349,750	10,264	5,428,250	2,388	234.279	87,951
•••••	33,000	225,470	13.226,000	10,242	3,663,500	2,539	226,470	86,004
	32,000	279,397	14,015,000	10,980	6,767,500	4.974	226,461	128,800
	18,000	217,250	10,669,000	8,314	5,311,500	3,702	147,045	72,062
	8,000	150,480	8,007,500	6,573	3,683,000	2,624	107,598	53,648
	4,000	105,108	6,219,500	5,430	2,672,000	2,117	72,632	31,520
•••••	744	73,295	4,503,000	4,134	2,047,000	1,974	57.396	28,938
		40,602	3.355.707	2,850	2,655,569	2,331	56,476	38,318
		11,063	1,376,846	1,113	1,144,000	912	14,498	11,573
			-,3,-,-4-					
		1,371	1,170,000	468	605,000	242	9,205	7,518
		1,085	1,112,500	445	1,207,500	242 483	3.736	2,581

COMPANY, WASHINGTON, N. C.

Incorporated 1901.
Commenced Business July 20, 1902.*

Bragaw, Sec.; A. M. Dumay, Treas.; H. Susman, Supt. of Agents.

25,25	16,198	16,698	307	358,000	482	625,500	22,712	10,579	12,133
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Capital Stock, \$100,000.

EQUITABLE LIFE ASSURANCE SOCIETY

[Henry B. Hyde,

James W. Alexander, Pres.; James H. Hyde, Vice-Pres.; Gage E. Tarbell, 2d Vice-Pres.; Geo. T. Med. Dir.; W. R. Bross and Arthur Pell, Medical Dirs.; Thos. D. Jordan, Comp Asst. Actuary; William Alexander, Sec.; H. R. Winthrop, Asst. Sec.; Sidney D. James B. Loring, Registrar; S. S.McCurdy, Asst. Regis

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	\$	\$	\$	\$	\$	\$	\$
1903	58,637,889	15,080,462	73,718,351	18,318,483	3.514.775	7,434,119	5,682,295	34,949,672
1902	53,932,424	15,533,714	69,466,138	15,281,962	2,994,026	6,437,339	4.477.924	29,191,251
1901	48,712,003	15,662,603	64,374,606	15,564,651 14,860,952	2,634,081	5,773,369 4 907,822	3.742,520	27,714,621
1900	45.319.139	12,687,992	58,007,131	14,800,952	2,715.585	4 907,822	3.481,640	25,965,999
1899	42,366,814	11,511,387	53,878,201	13,871,483	1,995,711	5,185,538	3,054,809	24,107,541
1898	39,371,422	10,877,865	50.249,287	12,982,475	1,887,427	6,090,876	3,059,745	24,020,523
1897	38,563,274	10,008,996	48,572,270	11,723,454	1,628,176	5,410,788	2,343,896	21,106,314
1896	36,089,358	8,921,700	45,011,058	12,380,249	1,323,502	5,807,756	2,425,932	21,937,439
1895	36,200,665	8,095,778	44,296,443	11,431,081	1,126,818	5,007,446	2,002,954	19,568,299
1894	36,038,931	7.630,795	43,669,726	11,036,680	1,180,396	5,116,542	2,139,735	19.473.353
1893	35.537.379	6,485,236	42,022,606	10,201,276	940,216	4,390,608	2,118,215	17,650,315
1892	34,046,568	6,239,669	40,286,237	10,461,983	1,052,227	3,333,103	1,687,135	16,534,448
1891	33,126,350	5,928,594	39,054,944	8,946,153	1,215,455	3,049,853	1,582,235	14.703.606
1890	29,352,508	5,684,175	35,036,683	8,018,628	1,050,052	2,521,062	1,666,930	13,256,672
1889	25.357.523	5,035,765	30,393,288	6,825,798	1,261,582	2,273,084	1,482,394	11,842,858
1888	22,047,813	4,911,164	26,958,977	6,341,274	1,393,187	1,773,332	2,376,664	11,884,457
1887	19,115,775	4,125,074	23,240,840	5,129,515	1,057,696	1,555,515	2.310.783	10.062.500
1886	16,272,155	3,601,578	19,873,733	4,895,273	549,066	1,033,010	1,859,259	8,336,60 8
1885	13,461,679	3,128,374	16,590,053	4,071,040	460,774	866,705	1,740,170	7,138,689
1884	12,031,330	2,972,150	15,003,480	3,596,658	661,755	1,086,229	1,850,145	7,194,787
1883	10,727,548	2,743,024	13,470,572	3,042,105	617,348	999,809	1.801.800	6,461.071
1882	8,922,369	2,956,802	11.870.171	2,766,358	390,411	978,741	1,842,031	5,977.541
1881	7,712,807	2,370,699	10,083,506	2,683,314	243.717	803,694	1,505,631	5,236,356
1880	6,832,946	1,902,753	8,735,699	2.335,243	315.657	752,421	1,389,617	4.702.028
1879	6,396,400	1,950,681	8,347,081	2,248,464	327,823	1,002,185	1,410,399	4,988,871
1878	6,543,751	1,674,192	8,217,943	1,902,081	312,095	1,092,930	1,628,065	4.935,171
1877	7,066,650	1,854,378	8,921,028	1,932,536	176,360	1,389,275	1,745,106	5.234,277
1876	7,514,131	1,728,411	9,242,542	2,106,040	119,528	1,132,783	1,812,077	5,170,428
1875 1874	7,999,991 8,223,879	1,571,895	9,571,886 9,647,317	2,308,832 1,929,862	68,546 32,480	1,213,964	1,743,670	5,335,019 4,816,409
1873		1,258,486	9,796,049	2,064,759	51,579		1,844,612	5,076,529
1873	8,537,563 7,417,962		8,411,145	1,653,988	28,693	1,115,579 877,855	1,085,754	3,646,290
1871	6,782,375	993,183 821,476	7,603,851	1,584,276	1,927	807,587	1,065,550	3,459,349
1870	6,327,724	681,620	7,009,344	1,404,116	2,454	719,617	925,258	3,051,445
1869	5,769,295	499,097	6,268,392	1,183,724	1,399	123,065	1,233,003	2,541,191
1868	4,479,197	360,960	4,840,157	765,723	460	82,983	834,944	1,684,110
1867	3,062,667	184,356	3,247,023	426,339	345	30,717	452,466	909,867
1866	1,704,379	102,917	1,807,296	189,269		8,751	14,023	812,043
1865	900,583	71,065	971,648	154,936 77,600		6,956		161,892
1864	535,844	43,236	579,080	77,600		2,509		80,109
1863	290,599	17,462	308,061	40,000		1,812		41 819
1862	169,238	12,141	181,379	29,000	• • • • • • • • • • • • • • • • • • • •	1,227		30,297
1861 1860	95,332	8,098	103,430	10,500		2,836		13,336 5,654
1859	65,547	5.524 2.718	71,071	5,500		154		
1029	22,707	2,/10	25.425		<u>'</u>	<u>'</u>		<u>'</u>

Capital Stock, \$100,000.

EQUITABLE INDUSTRIAL LIFE

John C. Parker, Pres.; John S. Swormstedt, Vice-Pres.; Allen C. Clark,

1903	95,4 2 5	4,918	100,343	24,401		 	24,40I
1902 1901	58,252 77,051	1,873 1,3 3 0	60,125 78,381	16,458 25,687	:::::	 	16,45 8 25,687

OF THE U. S., NEW YORK CITY, N. Y.

Organized July 26, 1859. Commenced Business July 28, 1859.

Founder.]

Wilson, 3d Vice-Pres.; Wm. H. McIntyre, 4th Vice-Pres.; Edward W. Lambert, Consulting troller; Joel G. Van Cise, Actuary; Robert G. Hann, Asst. Actuary; Robt. Henderson, Ripley, Treas.; W. B. Brenner, Asst. Treas.; S. C. Bolling, Supt. of Agencies; trar; M. Murray, Cashier; F. W. Jackson, Auditor.

Expenses,	Total Disburse-	New	Business.	Out Ins	STANDING	Assets.	Liabilities,	Surplus,
Etc.	ments.	No.	Amount.	No.	Amount.		4%.	4%.
\$ 1	\$		\$		\$	\$	a \$	\$
14.543,339	49,493,011	121,776	322,047,968		1409,918,742	379,704,790	306,046,213	73,658,577
13,515,976		102,502	281,249,944	457,905	1292,446,595	358,417,285	282,664,288	75.752.997
11,476,538	39,191,159	86,545	245,912,087	409,296	1179,276,725	330,473,309	259,312,923	71,160,386
10,296,967	36,262,966	67.935	207,086,243		1116,875,047	304,073,880	238,150,307	65,923,573
10,433,345	34,882,926	61,942	203,301,832	347,607	1054,416,422	279,353,158	218,914,091	60,439,067
8,733,429	32,753,952	52,722	168,043,739	323,775	987,157,134	257,790,512	201,040,287	56,750,223
8,536,964	29,643,278	52,239	156,955,693	309,590	951,165,837	235,910,686	186,333,133	49.577.555
8,066,983	30,004,422	44,109	127,694,084	293,719	915,102,070	215,456,136	173,352,267	42,103,869
8,123,786	27,692,085	44,158	132,078,530	287,478	912,509,553	199,757,171	160,312,681	39,444,490
7,953,131	27,426,484	54,046	175,971,019	281,577	913,556,733	183,138,559	147,563,241	35,575,318
7,705,184	 25,355,499	59,703	205,280,227	278,435	932,532,577	166,297,409	136,611,876	29.685,533
7,627,499		62,940	200,490,316	251,999	932,532,577 850,962,245	150,591,675	121,754,942	28,836,733
8,173,389	22,967,085	69,395	233,118,331	230,424	804,894,557	133,231,785	109,851,034	23,380,751
7,337,390		54,576	203,826,107	197,825	720,662,473	116,887,786	95,377,115	21,510,671
6,004,095		45,381	175,264,100	170,666	631,016,666	105,361,360	84,288,881	21,072,479
4,945,449	16,829,906	39,221	153,933,535	148,405	549,216,126	93,313,329	74,243,927	19,068,402
4,076,645	14,139.154	34,700	138,023,105	129,454	483,029,562	82,975,682	74,243,927 66,286,354	16,689,328
3,428,379		28,086	111,540,203	110,292	411,779,098	74,332,973	59,047,467	15,285,506
2,901,571		23,968	96,011,378	95,872	357,338,246	65.547.594	52,691,849	12,855,745
2,703,222		20,256	84,877,057	83,699	309,409,171	57,548,716	47,400,758	10,147,958
2,106,832	8,567,903	18,566	81,129,756	75,196	275,160,588	52,363,254	43,704,699	8,658,554 7,808,824
1,883,998	7,861,539	15,068	62,262,279	65,680	232,829,620	47,756,079	39,947,255	7,808,824
1,745,044	6,981,400	12,051	46,189,096	58,112	200,679,019	44,078,021	36,831,813	7.246,208
1,513,915		9,732	35,170,805	52,272	177,597,703	40,706,401	34,150,747	6,555,654
1,276,035		7,483	26,502,541	48,048	162,357,715	37,000,917	31,816,447	5,184,470
1,195,842	6,131,013	6.115	21,440,213	46,383	157.737.356	35,015,676	30,711,562	4.304,114
1,625,479		6,600	20,712,793	46,749	160,821,416	33,058,000	29,425,652	3,632,348
1,333,025			25,020,577	48,736		30,872,374	28,297,979	2,574,395
1,294,278		7,398 8,583	30,538,017	48,700		28,585,041	26,436,785	2,148,256
1,759,745		9,610	34,189,815	48,130		25,606,848	23,978,427	1,628,421
1,579,397	6,655,926	13,403	53,452,578	47,288		22,378,215	21,422,506	955.709
1,379,841	5,026,131	12,491	51.911,079	43,135	171,443,351	19,160,528	18,466,524	694,004
1,181,078	4,640,418	10,082	41,804,027	38,827		15,791,440	15,386,950	404.490
1,096,779	4,148,224	10,063	40,367,799	36,340	143,970,984	13,236,025	12,827,591	408,434
1,037,377		13,211	48,545,794	33,478	134,223,861	10,510,824	10,191,070	359,754
853,908		11.986	51,893,345	27,666	112,558,213	7,721,077	7,370, 149	350,928
650,096		10,527	45,453,700	20,511	82,571,120	5,125,423	4,745,320	380,103
398,831		7,293	30,267,742	13,336		3,077,788	1 2,383,446	/694,342
240,431		3.397 2,861	13,670,760	8,060		1,586,524	J 1,454,923	f 131,601
120,803	1		8,787,300	5.539		1,025,381	f 716,405	f 308,976
80,172 50,089		1,616	4,563,400	3,264 1,989	9,260,450 5,500,100	584,714	f 373,671 f 181,409	f 201,043 f 142,604
			2,853,450	1,185	3,300,100	210,636		£ 208,006
35,400		677	1,812,250			162,618	c 2,630	
31,576		610	1,899,900	769 268	2,641,500		<i>c 7</i> 0,366 <i>c 2</i> ,500	¢ 92,252
11,335	11,335	277	1,175,500	200	1,144,000	113,775	. 2,500	c 111,275

a Reserve at 3 per cent and 3½ per cent on business since 1807; 4 per cent prior.

/ Reserve calculated at 5 per cent.

c Reserve not calculated.

INSURANCE CO., WASHINGTON, D. C.

Incorporated Dec., 1885. Commenced Business 1885.

Sec.; William F. Mattingly, Counsel; William A. Bennett, Gen. Supt.

61,943	86,344 6 12,90	c 1,665,414 29,500	€ 23,304 31	¢ 2,692,698 27,000	124,953	6,375	118,578
35,366 46,762	51,824 c 10,30 72,449 c 11,86	61,334,923	¢ 20,401	¢ 2,325,483	111,631	• • • • • • • • •	
40,7621	72,449 CII,86	8 61,247,112	1 6 18,910	c 2,024,015	37.727	•••••	••••••

^{*} Reincorporated April 29, 1902.

Capital Stock, \$100,000.

EQUITABLE LIFE INSURANCE COMPANY

F. M. Hubbell, Pres.; Cyrus Kirk, Vice-Pres.; J. C. Cummins,

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders,	Total to Policy- holders.
	a					_		_
	760,217	\$	\$	\$	\$	\$	\$	\$
1903 1902	662,511	163,389	923,606 808,100	120,488	38,431	24,542	74,946	258,39
1902	582,940	145,598		112,850	11,505	40,358	62,924	227,637
1900	465.758	135,000	717,940 593,857	117,580	22,100	23,012	55,947	218,639 138,021
1899		122,697		59,106	12,280	20,544	46,091	
1808	385.772	106,259	508,469	53,705	1,637	28,992	37,934	122,26
1090	345,702	100,259	451,961	63,290	13,965	34-447	33,497	145,199
1897	321,333	102,929	424,262	76,068	8,171	37,826	30.055	152,120
1896	290,805	82,159	372,964	36,317	3,130	19,349	25.783	84.579
1895	259,842	78,907	338,749	39.833	20,001	19,405	21,657	100,890
1894	225,100	66,385	291,485	45,833	11,752	16,441	18,970	92,996
1893	182,712	63,594	246,306	35,877	22,397	12,840	15,982	87,090
1892	153,672	60,501	214,173	31,122	12,106	10,775	18,083	72,086
1891	122,176	51,777	173,953	24,441	14,260	14,541	12,468	65,710
1890	100,554	53,201	I53,755	24,489	17,930	9,261	10.750	62,430
1889	95,230	48,488	143,718	8,225	26,077	9,333	9.797	53-43
1888	81,154	46,419	127.573	21,343	6,921	10,083	9,460	53.43° 47.807
1887	70,461	40,421	110,882	35,001	3,911	9.075	9,299	57,289
1886	64,617	36,137	100,754	6,376	2,374	7:337	0,060	25,150
1885	62,469	36,165	98,634	9.791	5.102	15,348	o,868	40,190
1884	57,646	34,880	92,526	18,056	5,881	I5.793	9,810	49,549
1883	61,794	33,589	95,383	16,312	4,150	15,161	9,449	45,072
1882	57,886	33,927	91,813	12,501	4,995	4,856	8,949	31,301
1881	54,774	34,938	89,712	13,271	700	10,373	8,257	32,601
1880	55,362	34,444	89,806	14,732	2,000	11,061	7.667	35,460
1879	55,623	33,478	89,101	4,678	2,856	13,142	7,507	28,183
1878	53,158	33,850	87,008	6,720	2,648	15,598	7,652	32,618
1877	67.323	29,318	96,641	4,280		16,868	9,040	30,188
1876	78,863	26,173	105,036	8,290		8,605	10,408	27,303
1875	68,945	21,495	90,440	13,617		5,919	9,487	29,023
1874	61,310	19.774	81,084	11,083		14,905	9,015	25,003
1873	57.304	15,440	72,744	5,722	••••	6,523	7.779	20,024
1872	45,813	11,947	57,760	2,000		<i>7</i> 59	6,292	9,051
1871	38,313	9,379	47,692	6,000		••••	4,970	10,970
1870	30,455	5,511	35,966	3,500		• • • •	3,211	6,711
1869	23,010	4.542	27,552	1,500	••••		1,226	2,726
1868*	29,870	2,324	32,194	•••••			809	809

^{*} Feb. 6, 1867, to Dec. 31, 1868.

Capital Stock, \$150,000.

FEDERAL LIFE INSURANCE

Isaac Miller Hamilton, Pres.; D. B. Ainger, Vice-Pres. and Treas.; Charles A. Atkinson, 2d Vice-John W. Wegner and J. P. Mahoney, Ass't Counsel;

1903 1902 1901 1900	95,846 90,327 82,572 32,318	13,458 10,440 5,689 2,659	109,304 102,767 88,261 34,977	12,740 10,283 1,000		3,897 3,44 ¹		16,637 13,724 1,000
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OF IOWA, DES MOINES, IA.

Incorporated January 25, 1867. Commenced Business March, 1867.

Sec.; H. D. Thompson, Treas.; Geo. P. Hanawalt, Med. Dir.

Expenses,	Total Disburse-	New 1	Business.		STANDING URANCE.	Assets	Liabilities,	Surplus,
Ltc.	ments.	No.	Amount.	No.	Amount.		4%	4%.
s	s		\$		s	s	s.	\$
191,506	449,903	2.826	3,901,137	15,072	21,148,031	3,616,640	3,062,491	554, 149
190,541	418,178	2,683	3,752,426	13.145	18,521,063	3,128,584	2,618,260	510,324
178,818	397-457	2,379	3,406,435	11,135	15,769,525	2,711,828	2,214,027	497,801
151,979	290,000	1,927	2,878,022	0.403	13,162,989	2,382,725	1,894,786	487,955
128,422	250,690	1.433	2,066,647	7,988	11,246,287	2,069,972	1,637,165	432,803
118,270	263,469	1,291	1,807,244	7,151	10,091,959	1,809,117	1,433,542	375,574
104,074	256,194	1,238	1,772,760	6,419	9.158,332	1,613,570	1,274,695	338,875
98,927	183,506	1,265	1,971,480	5,801	8,499,345	1,447,071	1,120,200	326,871
95,343	196,239	1,284	1,923,559	5,268	7,762,313	1,250,523	953,718	296,805
97,618	190,614	1,446	2,167,526	4.597	6,865,656	1,101,891	833,346	268,545
79,673	166,769	877	1,381,851	3,718	5,512,964	996,669	733,855	262,814
70,7 6 6	142,852	983	1,567,395	3,323 2,676	4,880,726	907,029	662,199	244,830
51,775	117,485	644	1,074,764	2,676	3,870,942	827,430	589,944	237,486
39,196	101,626	356	634,667	2,234 2,088	3,155,690	765,319	541,975	223,344
45.233	98,665	403	775,451		2,933,435	714,193	506,185	208,008 187,944
38,337	86,144	301	645,542	1,877	2,520,416	664,656	476,712	107,944
26,819	84,105	198	371,912	1,738	2,705,592	618,808	442,637	176,171
29,207	54.363	233	442,758	1,719	2,138,028	594,929	435,045	159,884
27,376	67,575	201	405,151	1,650	1,970,532	548,453	403,124	145,329
49,832	89,372	147	191,074	1,604 1,638	1,816,870	513,156 508,795	372,150	141,006 161,701
40,223	85,295	e 79	362,590	1,036	1,872,176		347,094	•
39,788	71,089	288	374.987	1,778	2,098,325	503,281	342,224	161,057
40,968	73.569	257	348,157	1,645	1,936,772	476,826	319,398	157,428
33,676	69,136	305	411,462	1,598	1,870,213	457,295	295,700	161,595
33,906	62,089	395 216	445,431	1,531	1,746,400	432,408	271,518	160,890
22,326	55,944		252,844	1,294	1,575,506	406,976	249,099	157,877
23,296	53,484	298	358,397	1,474	1,955,644	380,514	241,981	138,533
32,581	59.884	462	611,164	1,711	2,360,707	340,644	223,717	116,917
23,366	52,389	453	664.969	1,511	2,144,889	291,376	190,524	101,852
19,100	44,112	251	320,796	1,186	1,660,720	252,586	154,865	97,721
20,345	40,369	352	446,588	1,080	1,519,207	218,099	a 134,554	a 83,545
19,881	28,932	284	427,051	846	1,250,308	179,975	a 96,026	a 83,949
8,861	19,831	254	384,989		1,013,357	127,480	a 76,584	a 50,856
7,005	13,716	271				94,187	a 49,838	a 44,349
7.253	9.979 11,869	170	240,765	••••	546,465	70,826	a 31,839	a 38,987
11,060	11,809	463	663,800	••••	427,300	51,946	a 19,395	a 32,551

s Reserve calculated at 41/2 per cent.

COMPANY, CHICAGO, ILL.

Incorporated Sept. 8, 1899. Commenced Business May 5, 1900.

Pres. and Counsel; Burton O. Smith, Ass't Treas.; R. M. Wilbur, Sec.; W. E. Brimstin, Ass't Sec.; F. L. B. Jenney and A. S. Waiss, Medical Dirs.

79,930 81,473 87,186 44,002	96,567 95,197 88,186 44,002	1,055 1,575 1,341 1,312	2,752,085 3,563,826 2,391,573 2,311,400	2,227 2,134 1,705 1,081	4,590,208 4,263,613 3,288,523 2,182,400	172,214 164,978 148,953 127,754	c 99,519 71,163 44,226 20,832	72,695 93,815 104,727 106,922
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c Reserve at 4 and 31/2 per cent.

Incorporated December 2, 1878.

THE FIDELITY MUTUAL LIFE INSUR

L. G. Fouse, Pres.; Alexander McKnight, Vice-Pres.; W. Le Mar Talbot, 2d Vice Pres.; O. C. Asst. Sec.; William Young, Act.; Charles G. Hodge, Man. Act.; F. B. Calkins, Wheaton, Agency Dirs.; W. H. King,

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	s	s	\$	s	\$	s	\$
1903	3,145,652	321,034	3,466,686	1,043,657	7 923	56,173	45,321	1,146,073
1902	2,716,288	239,680	2,955,968	I,149,749	772	50,258	31,590	1,232,369
1901	2,457,088	200,182	2,657,270	925,380	200	57,995	40,004	1,023,489
1900	2,168,965	164,197	2,333,162	934,958		65,918	39,399	1,040,268
1899	1,921,910	129,990	2,051,900	881,923	•••••	63,163	37,049	982,135
1898	1,781.362	112,880	1,894,251	816,152		‡ <i>7</i> 9,233	1 22,597	917,982
1897	1,756,996	99,305	1,856,301	620,203		93,266		722,469
1897 1896	1,511,823	57,728	1,569,551	540,461		58,599		599,060
1895 1894	1,307,432	48,995	1,356,427	434,329		67,988		502,317
1894	1,118,304	38,433	1,156,737	408,725	•••••	28,071		436,796
1893	943.497	28,553	972,050	351,656		6,361		358,017
1892 1891	779,669	25,139	804,808	359,166		11,539		370,705
1891	627,205	20,541	647,746	280,050		10,695		290,745
1890	560,956	13,651	574,607	300,307		3,400	ا٠٠٠٠٠٠	303,707
1889	412,016	11,758	423,774	169,967	•••••	7,584	•••••	177,551
1888	329,858	10,351	340,209	123,950		2,459		126,409
1887	250,523	6,983	257,506	120,933		1,241		122,174
1886	192.136	5,204	137,340	92,700		4,758		97,458
1885	135,101	5,677	140,778	66,850		3,209		70,059
1884	105,938	12,116	118,054	49,500	•••••	1,630		51,130
1883	93,905	11,337	105,242	56,710		1,401		58,111
1882	73,770	1,187	74,957	25,400		4,396		29,796
1881	63,802	905	64,007	18,100		3,237		21,337
1880	44,442	36	44,478	12,700		1,049		13.749
1879	13,195	2,019	15,214	100		36		136

¹ Not separated prior to 1898.

FRANKLIN LIFE INSURANCE

Edgar S. Scott, Pres.; J. O. Humphrey, Vice-Pres.; Henry Abels, Sec.; William Taylor, Asst. O. F. Maxon, M. D., Asst. Med. Dir.; Geo. B.

1			I			•	- 1	
1903	972,697	83,439	1,056,136	261,977		64,683	4,411 3,656	331,071
1902	881,326	81,428	962,754	221,152		89,265	3,656	314,073
1901	695,783	* 154,630	850,413	217,215	•••••	89,265 88,118	4,532	309,865
1900 1899 1898 1897	527,737	* 210,590	738,327	211,050		98,585	3.737	313.372
1899	390,199	* 740,641	1.130.840	168,118		2,927	3,308	174.353
1868 I	180,966	5.574	186,540	84,000		912	1,414	174,353 86,326
1807	157,334	6,022	163,356	85,104		290	456	85,850
1896	134,107	7,678	141,785	71,625	•••••	25		71,650
1895	121,001	4,641	125,643	56,000		9		56,009
1804	106,220	4,723	110,943	47,500		27		47,527
1893	97,651	4,047	101,698	44,000		252		44,252
1892	88,490	2,059	90,549	42,000				42,005
1891	65,339	924	66,263	21,000	•••••	5 8		21,008
1890	48,937	108	49,046	16,300		39		16,339
188g	27,913		27,913	11,224				11,224
1888	19,241		19,241	8,000				8,000
1887	5,940		5,940	2,403				2,403
1886	1,325		1,325	-14-3				-,3

^{*} Includes reserve liens.

ANCE COMPANY, PHILADELPHIA, PA.

Commenced Business January 1, 1879.

Bosbyshell, Treas.; J. Russell Sykes, Asst. Treas.; W. S. Campbell, Sec. and Sol.; F. X. Quinn, Asst. Sol. and Supt. of Claims; A. G. Fouse, Comp.; C. H. Philpott and F. M. J. R. Levan and John L. Yard, Med. Dirs.

Expenses,	Total Disburse-	New	Business.		STANDING URANCE.	Assets.	Liabilities,	Sarpius, 4≴.
Étc.	ments.	No.	Amount.	No.	Amount.	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	4%.	
s	S		s		s	s	a S	s
1,136,235	2,282,308	12,172	22,621,904	49,699	100,340,547	5,883,925	5,065,863	818.062
1,001,363	2,233,732	∌11.18 0	\$20,927,705	\$43,664	\$90,097,572	4,663,276	4,033,594	620,682
966,888	1,990,377	\$8,919	219,208,715	\$39,094	#84,306,448	3,930,172	3,318,966	611,206
823,205	1,863,473	9,775	21,175,379	37.793	82,119,185	3,378,839	2,808,304	570,445
735,285	1,717,420	8,059	16,416,434	35,226	77,182,941	2,856,417	2,210,780	645,637
673,088	1,591,070	7,568	16,167,162	33,268	75,045,844	*2,333,462	1,748,197	585,265
776,110	1.498,579	8,524	19,898,208	31,653	72,873,727	1,862,593	682,743	† 1,179,850
629,833	1,228,893		21,705,571	29,005	67,412,956	1,444,367	418,711	1,025,656
563,750	1,066,067	9,037 8,086	19,571,919	25,339	59,363,343	1,114,980	242,875	872,105
522,052	958,848	8,044	19,449,750	22,744	53,132,900	806,191	150,884	655,307
411,482	769,499	6,740	16,287,400	19,832	46,385,350	620,704	131,227	498,477
289,639	660,344	6,018	15,903,750	17,510	41,430,950	415.708	100,339	315,369
229,819	520,564	5.33I	12,124,800	15,005	33,579,750	352,273	125,427	226,846
187,602	491,309	3,403	7,369,250	12,176	26,955,650	274,360	96,113	178,247
150,218	327,769	3,080	7,007,500	10,611	23,796,450	234,297	88,513	145,784
145,263	271,672	3,586	7,495,500	9,018	20,116,250	157,621	66,886	99,735
97,831	220,005	1,951	4,679,000	6,554	15,438,350	77,387	17,034	60,353
86,419	183,877	2,076	5,498,000	5.514	13,225,550	48,537	7.472	41,065
57,867	127,926	1,477	3,817,000	4,206	9,778,400	42,664	11,947	30,717
51,911	103,041	1,063	2,429,500	3,398	7,460,600	39,976	13,205	26,771
44,055	102,166	829	1,989.500	2,927	6,568,600	41,712	20,661	21,051
37,132	66,928	1,051	2,428,500	3,455	6,001,500	44,469	22,474	21,995
36,544	57,881	1,391	1,788,075	3,555	4,401,550	30,894	12,012	18,882
23.453	37,202	1,462	2,262,200	2,419	3,244,975	20,802	8,756	12,046
11,546	11,682	1,105	1,321,875	1,101	1,318,875	6,206	3,356	2,850

^{*} Deferred net premiums of \$71,243 included in assets, but not included in official reports. † Surplus prior to 1898 included the equation fund. Paid-for business only. a Reserve 4 per cent; new business since 1900 at 2½ per cent.

COMPANY, SPRINGFIELD, ILL.

Incorporated July 23, 1884.
Commenced Business July 23, 1884.

Sec.; B. R. Hieronymus, Treas.; Edgar S. Barnes, Asst. Treas.; H. B. Buck, M. D., Med. Dir.; Stadden, W. F. Workman, Agency Managers.

1	1	[1	[
447,870	778,941	5,991	8,921,932	16,713	26,387,192	1,890,136	1,582,913	307,223
418,011	732,084	5,785	9,258,933	14,682	24,102,794	1,550,787	1,274,322	276,465
338,012	647,877	4,963	8,573,416	12,728	21,549,750	1,256,166	1,038,165	218,001
259,838	573,210	2,883	6,018,165	10,451	18,088,564	1,010,244	802,333	207,911
214,072	388,425	4,580	11,566,939	9,832	15,706,191	812,174	647,311	164,863
72,297	158,623	1,446	2,251,356	7,963	8,988,406	177,790	70,571	107,219
69,957	155,806	2,623	2,962,500	8,039	8 463,250	157,008		•••••
59,816	131,466	2,921	3,083,500	7,419	7,643,250	150,508	•••••	•••••
46,798	102,807	2,097	2,217,100	7,209	7,390,850	142,227		
40,219	87,746	2,173	2,292,750	6,746	6,940,750	131,090		
29,001	73,253	1,622	1,776,000	5,729	5,863,500	107,894		
22,053	64,058	1,614	1,609,000	5,216	5,207,000	68,514		
22,067	43,075	2,496	2,489,500	4.353	4,348,000	42,001		• • • • •
20,032	36,370	1,417	1,417,000	2,623	2,621,000	19,075		
11,892	23,117	1,059	1,059,000	1,855	1,853,500	6,076		
10,417	18,417	715	715,000	1,276	1,274,500	1,280		
3,369	5.772	273	273,000	836	834,500	456		*****
1,037	1,037	283	283,000	282	282,000	393		•••••

Capital Stock, \$200,000.

GERMANIA LIFE INSURANCE

Cornelius Doremus, Pres.; H. Cillis, Vice-Pres.; Max A. Wesendonck, 2d Vice-Pres.; Carl Heye,

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims 1 aid,	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	\$	\$	\$	S	\$	\$	s
1903	4,172,164	1,484,232	5 ,656,396	1,191,130	848,797	333,136	197,559	2.570,622
1902	3,868,704	1,679,876	5,548,580	1,119,743	786,287	327,827	189,724	2,423,581
1901	3,595,162	1,336,217	4.931.379	1,314,368	794,767	323,049	208,136	2,640,320
1900	3,455,377	1,255,413	4,710,790	1,134,937	799,179	374,928	213,928	2,522,972
1899	3,311,435	1,233,001	4,544,436	1,399,629	734,382	317.938	176,776	2,628,725
1898	3,181,306	1,122,936	4,304,242	992,281	522,526	421,867	157,599	2,094,273
1897	3,101,487	1,078,132	4,179,619	1,075,814	575.7 ⁸ 5	415,900	149,012	2,216,511
1896	3,006,461	1,023,800	4,030,261	968,810	493,852	397,626	164,971	2,025,259
1895	3,016,129	989,810	4,005,939	1,128,153	553,595	396,242	149,852	2,227,842
1894	2,989,433	920,652	3,910,085	1,061,547	353,904	345.363	116,190	1,877.004
1893	2,868,240	857,104	3,725,344	1,077,604	348,784	288,995	184,784	1,900,167
1892	2,793,552	816,261	3,609,813	983,195	306,905	308,764	201,022	1,799,886
1891	2,627,829	872,077	3,499,906	1,098,980	311,227	235,309	216,567	1,862,083
1890	2,411,857	749.736	3,161,586	897,598	289,003	161,041	220,874	1,568,516
1889	2,256,811	706,189	2,963,000	858,414	282,786	132,115	264,458	I.537.773
1888	1,965,805	611,225	2,577,030	744,625	228,770	128,678	250,837	1,352,910
1887	1,780,774	641,463	2,422,237	710,598	216,014	135,523	240,026	1,302,161
1886	1,749,369	658,778	2,408,147	602,691	222,506	144,248	231,384	1,200,829
1885	1,614,892	561,776	2,176,668	689,825	260,115	145,715	204,871	1,300,526
1884	1,561,561	525,764	2,087,425	632,269	299,649	126,062	203,694	1,261,674
1883	1,491,567	508,702	2,000,269	593,137	246,515	127,875	206,253	1,173,780
1882	1,361,651	484,245	1,845,896	637,055	172,602	126,218	172,898	1,108,773
1881	1,316,516	456,964	1,773,480	533.231	135,398	171,507	169,485	1,009,621
1880	1,235,741	453,203	1,688,944	510,923	127,138	192,077	158,054	988, 192
1879	1,177,245	459,196	1,636,441	523,166	118,378	226,508	155,461	1,023,513
1878 1877	1,230,720 1,300,627	480,604	1,711,324 1,833,676	509,236 560,283	129,162 81,568	286,726 346,931	157,597	1,082,721 1,167,462
1876 1875	1,395,077	533,049 437,093 410,137	1,832,170	453,744 506,104	31,372 28,656	257,924 253,479	151,496 119,220	894,536 907,459
1874 1873 1872 1871 1870	1,561,408 1,607,291 1,525,699 1,431,593 1,434,252	381,532 338,806 286,225 235,222 210,640	1,942,940 1,946,997 1,811,924 1,666,815 1,644,892	546,332 578,752 447,525 380,239 398,563	5,485 5,240 5,251 7,068 2,473	279,084 163,040 105,209 147,569 110,244	101,176 159,943 222,402 131,687 221,632	932,077 906,975 80,3877 66,5636 732,912

COMPANY, NEW YORK CITY, N. Y.

Organized April 10, 1800. Commenced Business July 16, 1860.

Sec.; J. Fuhrer, Actuary; Chas. Landwehr, Cashier; Jos. Kucher, M. D., Res. Physician.

Expenses,	Total Disburse-	New	Business.		STANDING URANCE.	Assets	Liabilities,	Surplus,
Etc.	ments.	No.	Amount.	No.	Amount.		4%	4%.
•			1 2				•	
\$	\$		\$	57,828	98,117,604	\$	c \$	\$
1,295,625	3,866,247	7.757	13,961,409	\$ 3,192	6 413,864	32,476,116	27,969,444	4,506,672
1,124,313	3,547,894	7,207	12,847,752	54,485 63,371	91,670,014 \$ 436,122	30,695,581	26,375,706	4,319,875
988,457	3,628,777	5,872	10,463,829	b 3,553	85,392,994 \$459,007	28,790,810	24,957,399	3,833,411
929,426	3,452,398	5,619	9,696,717	49,137 83,765	81,434,409 483,832	27. 378.533	23,940,516	3,438,017
949.338	3,578,063	7,071	11,739,584	48,589 64,003 46,233	80,234,105 \$ 512,492	26,097,248	23,027,300	3,069,948
837,143	2,931,416	6,908	11,485,172	0 4,302	76,556,268 \$ 546,639	25,211,910	22,272,639	2,939,271
819,202	3,035,713	6,773	11,144,789	44,263 8 4,748	73,624,962 0 593,688	23,723,677	21,152,081	2,5 71,596
751,862	2,777,121	5,835	9,432,457	42,020 \$ 5,054	70,434,816 0 627,327	22,362,443	20,285,823	2,076,620
709,725	2,937,567	5,650	9,192,415	40,772	69,025,662	21,172,368	19,340,219	1,832,149
800,750	2,677,754	6,495	11,304,992	40,013	68,962,870 8 734,675	20,037,685	18,510,313	1,527,372
780,7 9 1	2,680,958	6,621	13,016,063	38,925	68,595,382 6788,897	18,689,859	17.501,931	1,187,928
777,784	2,577,670	6,444	12,685,479	38,925 66,604 36,998 66,925	65,218,895	17,744,263	16,513,975	1,230,288
659,651	2,521,734	5, 24 9	10,598,262	34,413	60,904,913 \$868,400	16,673,743	15,534,444	1,139,299
581,811	2,150,327	5,178	10,015,716	32,591 67,812	57,322,242 8 905,378	15,736,711	14,661,118	1,075,593
568,721	2,106,494	4,825	10,051,548	30,444 6 8,276	53,275,386 2 947,704 48 874.233	14,825,966	13,643,325	1,182,641
480,394	1.833,304	4,588	9,482,758	28,241 69,521	48 874.233 b 1,067,070	13,961,200	12,721,209	1,239,991
398,657	1,700,818	3,320	5,447,846	25,922	43,634.805 8 1,274,098	13,073,247	11,821,728	1,251,519
389,044	1,589,873	3.035	5,320,065	0 11,495 24,586 0 16,214	41,817,338 b 1,736,294	12,310,626	11,212,924	1,097,702
393,876	1,694,402	2,870	4,887,842	23,421 0 16,774	39,992,080 8 1,836,609	11,485,386	10,593,782	891,604
393,066	1,654,740	2,501	4,246,737	22.500 \$ 16,107	38,965,120 b 1,667,817	10,857,819	10,065,763	792,056
384,855	1,558,635	2,231	4,530,825	21,753 8,402	38,153,663 \$ 927,154	10,404.355	9,648,878	753-477
341,882	1,450,655	2,125	4,733,696	\$ 5,893	36,895,148 6 638,455	9,893,670	9,210,326	683,344
349-949	1,359,570	2,081	4,784,705	20,587	35,506,650 0 859,942	9,456,242	8,568,726	887, 516
344,22 3	1,332,415	2,324	4,151 662	20,189 87,841	33,885,522 6 890,493	9,003,151	8,136,607	866,544
295,070	1,318,583	2,246	3.729.432	19,657 239	32,695,995 \$ 59,025	8,552,877	7,952,739	600,138
307,721 317,526	1,390,442 1,484,988	2,051 2,050	3, 27 0,448 3,078,174	19,353 19,650	32,191,263 32,817,295	8,268,612 8,021,944	7,696,292 7,483,170	572,320 538,774
321,345	1,215.881	2,307	3,653,178	20,296	34,056,313	7,910,109	7,295,382	530,774 614,727
321,345 325,631	1,233,090	2,397 2,842	4,129,601	20,260	34,421,675	7,304,524	6,894,443	410,081
306.94I	1,239,018	2,501	3,344,532	19,792	34,090,100	6,640,004	6,324,251	3 ¹ 5,753
315,169	1,222,144	2,501 2,604	3,344,53 2 4,078,614	19,739	34,842,813	5,920,675	5,740,225	180,450
312,100	1,092,577	2,623	4 284 277	' IO. 365	34,600,263	5.256.025	4,922,858	334,067
332,187	998,750	2,964	4,885,492	18,507	33,106,472	4,496,898 3,820,666	4,159,877	337,021
301,194	1,034,106	3.407	6,123,136	17,661	32,053,962	3,020,000	3,481,511	339,155
	{							

GERMANIA LIFE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	\$	\$	\$	\$ (\$	\$ 1	\$
1869	1,293,706	173,972	1.467,678	295,681	425	66,786	130,573	493,475
1868	1,067,750	155,271	1,223,021	269,124	425	32,520	118,344	420,416
1867	943 777	173,053	1,016,830	220,750	425	16,786		237,963
1866	693.428	50,318	743,746	187,500	425	7,672		195,591
1865	409,930	32,592	442,522	96,500	425	4,913	•••••	201,838
1864	227.930	22,444	250,374	44,000	· 175	1,744		45,919
1863	118,586	18,549	137.135	18,500	175	854		19,529
1862	46,691	11,635	58,326	7.000	175	305		7,480
1861	30,064	9,508 646	39,572	500		726		1,226
t 86 0	9,111	646	9 757	•	ا ا	••••	}	

Incorporated November 23, 1857.

GERMAN MUTUAL LIFE INSUR

C. A. Stifel, Pres.

							C. A. Si	ilei, Pres.
1903	38,764	30,156	68,920	22,842	5,311	102	6,043	34.298
1902	3<,694	31,359	67,053	24.797	7,308	2,537	5,909	40,551
1901	30,390	31,645	62,035	34,269		1,311	5,081	40,661
1000	28,431	28.224	56,655	27,265		1,463	4,990	33,718
1800	24,890	27,986	52,876	16,110	1,444	3,940	3,720	25,214
1898	26,118	27,949	54,067	57,166	266	3,658	8,112	69,202
2090	30,130	-יוכריו	34,007	3,,200		3,-3-	5,522	09,500
1897	27,339	29,378	56,717	19,848	2,000	413	5,616	27.877
1896	28,715	25,829	54,544	13,148		413 4,673	5.347	23,168
1805	28,256	25.733	53,989	20,567	5,600	2,145	4.955	33,267
1804	25,649	25,257	50,906	21,116	2,308	2,946	5,489	31.850
1893	010,01	24,912	44,822	13,877	1,000	258	3,469	18,604
	-5.5	1.7	***	-37.	-,	- 1		
1892	11,105	24,082	35,187	25,340	238	1,872	3,626	31,076
1801	8,395	24,365	32,760	24,458	1,500		405	26,363
1890	8,441	26 IOO	34,541	10,661		2,063	405 5,699	27.423
188o	8,914	25,533	34,447	25.355	1,000	305	5,673	32.333
1888	9,107	25,863	34,970	12,834	118	2,500	5,641	21,093
1000	9,207	23,003	3,575	,-54		2,300	3,-4-	,093
1887	9,000	26,493	53,502	20,620	4,175	1,460	4,611	30,866
1886	9,104	26,785	53,592 35,889	23,203	3,850	1,521	3,515	32,089
1885	9,176	26,313	35,489	9.339	3,018	984	3,574	16,915
1884	9,198	27,062	36,260	20,033	2,700	1,930	5.397	30,060
1883	8.867	30,352	39,219	18.610	4,350	1.181	5,800	29,950
1003	0,007	30,332	39,9	20,029	7,330	-,	3,000	-51930
1882	9,189	27,854	37.043	17,028	4,327	4,411	8,287	34.053
1881	9.947	28,923	38,870	12,100	6,205	28		34,053 18,782
1880	9,963	29,948	39,911	14,984	500	296	5,607	21,387
1879	11,598	27,958	39,556	20.547	2,936	1,726		25,242
1878	14,678	28,918	43,596	10,747	-,930	3.958	33 36	14,741
20,0	24,5/5	20,920	731350	20,747	••••	3,930	30	-71/7-
1877	22,120	28,849	50,969	20,519	300	8,168	136	29,123
1876	29,844	25,223	55,067	11,328		5.344	191	16,863
1875	38,367	24,443	62,810	22,266		5.344 5.668	5.724	33,658
1874	42,713	22,840	65,562	27.033		1,438	34	28,503
1873	49.353	20,287	69,640	29,579		577	439	39,595
20/3	79:333		-3,-4-	-31379		3,, [735	3-1350
1872	53.499	18,123	71,622	24,141	[2,221	4,914	31,276
1871	53.194	15,000	68,203	16,523		224	593	17,340
1870	51,941	14,252	66,193	12,400		747	5,070	18,217
1869*	33,903	7,182	41,085	4,588		99	3,849	8,536
1868	51,968	8,406	60,274	11,054		1,689	3.311	16,054
				, , ,	i			
1867	39,842	5,334	45,176	9,500		2,581		12,081
1866	31,761	5.334 2.814	34-575	12,500		915	••••	13.415
1865	17,674	2,699	20,373	5,000		667		5,667
1864	9,599	1,160	10,759	1,000		141		1,141
1863	7,233	1,530	8,763	2,500		82		2,582
	1		•	- 1	l		i	_
1862	6,548	901	7,449	5,500		55		5,555
1861	5,133	Š11	5,944			572	••••	572
1860	7,637	917	8,554	6,000		304		6,304
1859	7.514	634	8,148			t37		137
1858	1 2,799	29i	3.090	600	1	ا		600
			* Rusines	of eight mont	he only			

^{*} Business of eight months only.

-Continued.

Expenses, Etc.	Total Disburse-	New 1	Business.		TANDING PRANCE.	Assets.	Liabilities,	Surplus,
	ments.	No.	Amount,	No.	Amount.			
- s i	's'	<u>'</u>	s	·	\$ 1	\$	\$	\$
299 558	793.023	3,494	6,368,582	16,312	29.598,416	3,224,465	2,779,309	445,150
278,477	698,890	3,206	6,048,335	14,878	26,565,425	2,459,015	2,179,152	279,863
210,947	448,908	3,781	6,940,769	13,820	24,131,487	1,875,363	1,561,718	313,645
178,491	374,088	5,016	9,003,100	12,170	20,724,788	1,244,663	a 927,983	316,680
144,054	245,892	4,624	7,409,850	8,972	14,675,538	809,230	a 534,679	274,551
95 403	141,322	3,070	4,848,586	5,502	9,000,288	525,864	a 259,664	266,200
72,879	92,408	2,385	3,378,323	3,040	5,020,502	335.342	a 131,878	203,464
20,944	28,424	722	1,318,200	1,010	2,150,779	260,885	c 53.726	207,159
20,867	22,093	281	721,100	389	1,033,379	202,472	¢ 25,430	177,042
12,944	12,944			169	499.979	194,545	¢ 10,000	184,545

a Reserve calculated at 41/2 per cent.

ANCE COMPANY, ST. LOUIS, MO.

Commenced Business April 12, 1858.

P	4-	i.	.T	м		Sec.
L	uv.	ш	u.	- 107	ever.	. oct.

	neyer, sec.							
16,540	50,838	158	/ 146,392	1606	1,216,042	532,140	388,467	143,673
15,500	56,051	1 78	181,924	1573	11,116,669	513,820	378,222	135,598
12,952	53,613	28	63,288	528	993,373	502,772	366,882	135,890
11,832	45,550	42	106,353	527	977,395	497,146	360,875	136,271
7,273	32,487	10	25,137	509	910,388	485,311	353,544	131,767
	32,40/	18	43,43/		910,300			
7,452	76,664	10	33,668	522	914,827	464,599	347,210	117,389
9,213	37,090	14	24,502	543	982,484	487,438	355,942	131,496
10,325	33,493	22	62,290	549	1,008,157	470,094	346,819	123,275
10,073		70	145,672	553	1,021,367	447,260	335,409	111,851
8.800	43.340 40,668	40	120,057	513	944,980	438,610	332,400	106,210
10,238	28,842	85	211,081	500	870,548	427,556	325,283	102,273
	,	-	,			1-7.55	A	A
6 242	37,318	27	70,070	436	706,254	412,224	315,874	95,350
4,688	31,051	6	18,000	430	671,326	411,118	319,585	91,533
5,622	33,045	10	15,384		685,584	409,548	320,419	80,120
5,616	37,949	12	23,608	445 466	715,142	409,269	299,373	109,896
6,347	27,440	12	23,118	485	740,874	413,116	300,828	112,288
-1317	-/,440		-3,440	7-3		7-3,2-9		•
8,253	39,119	10	9,111	495	761,503	409,502	297,985	111,517
6.993	39,082	7	15,024	504	788,718	410,056	303,596	106,460
6,355	23,270	11	36,043	521	808,747	411,304	308,613	102,691
6,263	36,323		10,283	527	795,583	398,893	307,288	91,605
8,152	38,102	5 18	33.985	554	835,054	401,828	309,630	92,198
_	· ·		33,903					
7,621	41,674	12	15,219	563	838,002	404,434	313,161	91,273
7,686	26,468	13	19,072	580	861,743	407,673	314,068	93,605
7.791	29,178	11	17,029	583	865,375	390,850	315,761	75,089 88,818
9.944	35,186	15	24,000	594	865,375 875,857	381,782	292,964	88,818
8,799	23,540	25	44,000	607	907,316	376,367	304,351	72,016
20	a6 a			622	04F 0-6	356,492	200	ø,
7,219	36,342	11	27,000		945,812		302,319	54,173
5,102	21,965	16	26,138	665	1,025,548	345,081	304,003	41,078
5.587	39.245	13	27,485	686	1,075,954	311,785	288,858	22,927
5,901	34,404	20	35.500	708	1,126,481	285,808	269,026	16,782
7.032	37,627	34	59,753	715	1,164,844	254,178	245.783	8,395
9,643	40,919	44	71,263	708	1,179,235	223,565	213,282	10,283
10,801	28,141	73	107,050	710	1,200,644	196,941	180,254	16,687
to,186	28,403	29	145,385	659	1,171,910	159,981	155,193	4,788
6,867	15.403	74	132,437	616	1,139,242	133,292	124,288	9,004
10,817	26,871	127	268,370	565	1,057,243	# 135,316	50,304	85,012
	,-,-	- 1				-35,320	3-,3-4	-3,5==
10,117	22,198	158	287,446	481	883,521	m 104,209	50,242	53,967
7,888	21,303	173	339,000	399	724,325	m 81,325	50,337	30,988
5,214		113	204,075	257	467,275	m 67,964	50,248	17,716
3.726	4,867	31	74,800	159	296,700	m 59,468	51,245	8,223
3,187	5,769	30	53,000	134	235,600	m 54,492	52,162	2,330
2 206			or eas	7.70	900 YOU	40,000	ro 6	665
3,296	8,851	17	25,800	112	202,100	m 49,992	50,657	
3.949	4.521	11	18,700	104	194,500	m 50,822	50,085	737 —686
4,560	10,864	27	57,300	149	283,200	# 50,426	51,112	
5.098	5,235	80	164,000	141	267,900	m 51,658	50,035	1,623
3,781	4,381	79 ¹	134,500 '	<i>7</i> 8 '	133,900	m 48,748	50,038	-1,290
4.0								

A Reserve prior to 1890 calculated at 41/2 per cent.; now at 4 per cent. m Ledger assets only. I Paid-for basis.

c Reserve not calculated.

Incorporated January 3, 1903. GUARANTY MUTUAL LIFE INSUR August E. Steffen, Pres.; James T. Casey, Vice-Pres. and Gen. Mgr.; L. J. Dougherty, Sec.;

Year.	Premiums,	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
1903	\$ 15,652	\$ 15,000	\$ 30,652	\$ 1,000	\$	\$	\$	\$ 1,000

Capital Stock, \$500,000.

HARTFORD LIFE INSURANCE

[From 1880 to 1898 inclusive, company confined its operations George E. Keeney, Pres.; E. C. Hilliard, Vice-Pres.; Charles H. Bacall, Sec.; R.

						-1100., OH	ares II. Dag	au, Sec.; R.
	1,069,212	64,369	0-				1	
*1903 ^a	1,328,186	04,300	1,133,581	212,107	• • • •	6,532	1,384 63,988	220,023
- 1		71,645	1,399,831	1,366,026	• • • •	7,049	63,988	1,437.063
*1902å	836,947	66,026	902,973	131,393	••••	13,384	688	145,460
- 0	1,605,355	84,291	1,689,646	1,595,614	••••	10,729	60,444	1,666,7 8 5
Ba	707,163	99,739	797,902	121,433	••••	140,656	303	262,392
*1901 ^a	1,634,078	72,721	1,706,799	1,642,182		8,199	67,884	2,718,265
a	568,824	73,944	642,768	82,680		3,135	9,424	
*1900%	1,631,636	69,801	1,701,437	1,569,927				95,239
. 4	356,296	52,887	409,183	24,240	••••	6,549	50,054	1,626,530
1899 <i>a</i>	1,694,013	73,745	1,767,758	1,500,477	••••	752	11,618	36,610
	1,645				••••		78,558	1,579.035
1898å	2,045,016	31,509	33,154	16,076	••••	20,451	12,820	49.347
		75,290	2,120,306	1,378,217	••••	9,155	86,713	I,474,085
1897a	3,384	95,119	98,503	11,676	• • • •	7,028	13,162	31,866
	1,883,177	70,145	1,953,322	1,472,750	••••	7,765	76,626	1,557,141
1896 ²	1,941	106,682	108,623	1,635		1.082	12,293	15,010
2090	1,835,733	58,705	1,894,438	1,351,877		7,808	91,157	1,450,842
-90-a	2,496	22,839	25,335	16,375		14,763	12,810	43.957
1895 <i>a</i>	1,794,480	57.456	1,851,936	1,270,774		7.781	104,047	1,382,602
-oa	4,246	26 264	30,510	17,980		13,548	14.077	45,605
1894 <i>å</i>	1,637,201	53,168	1,690,369	1,142,271		10,042		
a a	2.157	26,476	20,633	18,838	••••	8.868	51,199	1,204,412
1893 <i>8</i>	3,157 1,506,061	49,867	1,555,928		••••		20,292	47,998
	4,598	29,323		1,147,775	••••	12.165	42,742	1,202,682
1892 ^a	1,600,885	46,283	33,921	21,733	••••	6,882	19,289	47.904
	1,000,005	40,203	1,647,168	1,091,915	• • • • •	15,747	29,402	1,137,064
-oa	4,822	27,723	32,545	12,349	2,192	12,112	21,387	48,040
1891 <i>a</i>	1,413,671	17,239	1,430,910	959,522	-,	17,518	24,840	
a a	6,258	28,681	34,929	13,602	480	20,347		1,001,980
1890%	1,306,302	21,856	1,328,158	823,086		19,848	22,970	57.399
a	7,877	33,916		6,682	T 000		17,329	860,263
1889 <i>a</i>	1,100,171	26,320	41,793 1,126,491	728,260	1,000	57,117	24,243	89,042
- 1	10,806	40,125				6	16,215	744,484
1888 ²			50,93L	17,729	1,133	60,502	25,872	105,236
0	983,449	12,702	996,151	648,597	••••	•••••	14.669	663,266
1887 A	15,790	34,829	50,619	24,807	267	25,208	22,616	72,898
- 0	915,836	12,844	928,680	563,111		•••••	11,976	575,087
2000	18.811	35,228	54,039	11,111	1,200	40,047	26,695	~~~
1886 ^a	834,570	11,022	845,593	535,140	1,200	488		79.053 548,304
ا ۾ ۔۔	22,339	39,177	61,516	39,182	6 050		12,676	
1885%	700,085	12,937	713,022	197,102	6,350	10,547	17,612	73,691
~	28,258			487,665	••••	5,016	•••••	492,681
1884 <i>a</i>		64,998	93,256	24,408	7,397	11,542	15,729	59,076
-	522,796	7,120	529,916	273,016	.;;.	• • • • • •	• • • • • •	273.016
1883 <i>a</i>	29,252	52,704	545,029	54,143	1,667	24,930	14,007	94.747
-0	463,073	• • • •	0.0.	252,080	••••	•••••	•••••	252,080
1882 ^a	42,248	49.554	428, 120	17,541	2,955	39,108	11,193	70,797
	336,318	43/354	4-0,1-0	173,440	••••	•••••	•••••	173,440
1881ª	49.581		-C	41,177	7,992	40,096	11,222	100,487
10019	256,642	56,353	362,576	117,540		40,090		117,540
-00.A	51,742		_	28,051	12,982	22,598	11,525	75,156
1880 <i>a</i>	69,786	79,400	200,928	19,375		,390	,3-5	19,375
1879	67,189	68,431	135,620	30,694	7,285	8,381	9,019	
1878	72,383	56,006	128,389	11,386				55,379
1877	84.247	59.711	143.958	42,074	5,590	11,257	7,729	35,962
	<u></u>	391/11	A43.950	42,0/4	• • • • •	16,453	6,527	65,054

Industrial business written 1900, 17,595 policies for \$3,094,855; in force 20,323 for \$1,758,226; 1901, written 14,739 for \$1,992,731; in force 10,935 for \$1,562,743; 1902, written 20,296 for \$2,596,714; in force 16,714 for \$2,197,342; 1903, written 18,991 for \$2,949,545 in force 20,004 for \$2,873,146; department discontinued in February, 1904.

Ordinary business.

**Description: **Descrip

ANCE COMPANY, DAVENPORT, IA. Commenced Business February 3, 1903. Otto Eckhardt, Treas.; W. L. Allen, M. D., Med. Dir.; C. E. Glynn, M. D., Asst. Med. Dir.

Expenses, Etc.	Total Disburse-	New	Business.		TANDING JRANCE.	Assets.	Liabilities,	Surplus,
	ments.	No.	Amount.	No.	Amount.		4%.	4%.
\$ 11,164	\$ 12,164	<i>l</i> 885	\$ 1 468,250	/ 68x	\$ / 344,500	\$ 13,228	\$ 4,651	\$ 8,577

/ Paid-for basis.

COMPANY, HARTFORD, CONN.

Incorporated May, 1866. Commenced Business April 7, 1867.

to safety fund branch. In 1800 it resumed old-line plan.]
G. Keeney, Treas.; Dr. E. J. McKnight, Med. Dir.; Lucius McAdam, Actuary.

706,559 10,320 1.455,383 60 120,500 13,300 1.455,383 60 120,500 13,300 13,450 1		, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		orrangint, proc					
19,360 1,456,383 6 6 736,509 33,840 47,483,059 3,295,519 3,410,770 897,749 19,197 1,685,984 6,656 933,997 13,387 19,484,349 3,169,343 2,255,739 913.550 18,513 17,756,777 87 282,000 1,651 1,643,161 12 38,500 1,653 1,643,161 12 38,500 1,653 1,643,161 12 38,500 1,653 1,643,161 12 38,500 1,653 1,643,161 12 38,500 1,653 1,643,161 12 38,500 1,653 1,754,432 4,071 7,438,625 1,247,391 99,938 7,7438,625 1,247,313 1,754,432 4,071 7,438,625 1,247,31 1,294,000 4,118 13 14 43,915 99,938 7,2438,625 1,247,311 1,800,023 1,250,400 1,200,400 4,000 1 181 314 45,915 3,200 40,900 1 181 314 45,915 3,200 40,900 1 181 314 45,915 3,200 40,900 1 181 314 45,915 3,200 40,900 1 181 314 45,915 3,200 40,900 1 181 314 45,915 3,200 40,900 1 181 314 45,915 3,200 40,900 1 181 314 45,915 3,200 40,900 1 181 314 45,915 3,200 40,900 1 181 314 45,915 3,200 40,900 1 181 314 45,915 3,200 40,900 1 181 314 45,915 3,200 40,900 1 190 40,000 41,18 90,007,600 1,898,720 1,600,755 291,691 45,900 1 190 40,000 41,18 90,007,600 1,898,720 1,600,755 291,691 3,200 4,700 30,300 4,700 4,700 4,700 4,700 4,700 4,700 4,700 4,700 4,700 4,700 4,700 4,700 4,700 4,700 4,	1	. [1		_	1	1	+ 1	
10,323 1,33,323 6,666 9,633,397 13,627 13,627 13,625 13,197 17,45,135 13,197 17,45,135 17,95,277 13,14,140 16,114,140 16							2.208.510	9.410.770	887 740
19,197 1,685,984 87 320,000 25,248 50,363,550 3,109,343 2,255,793 913,550 (718,512 1,736,777 87 230,000 1,736,736 1,736,777 87 230,000 1,736,736 1,136,136 1,136,136 1,136,136 1,136,136 1,136,136 1,136,136 1,136,136 1	19,320						31-2013-3	-,410,770	007,749
18, 12	589,053	734,518		9,633,927	13,827	19,408,249	2 260 242	0 0FF 000	070 770
18,512	19,197	1,685,984	87	320,000	25,248	50,363,550	3,109,343	a,255,793	913,550
18,512	572,200	824,502	6,525	0.140.331	11.440	16.114.030			
16,631 16,431 161 181 18,431 181 18,431 181 18,431 181 18,431 181 18,431 181 18,431 181 18,431 181 18,431 181 18,431 181 18,431						E8 073 E50	3,120,071	2,236,185	890,486
16.6g1 1.6g2 1.6g2 1.6g2 1.6g3 6.903 5.503 31.853 63.964 555 5.7844 1.6g6.849 655 1.059.900 36.856 74.909.025 2.973.508 2.903.73 884.135 280.367 1.754.452 4.071 7.438.625 42.173 85.367.875 540.385 2.790.609 1.984.866 806.343 435.395 1.992.410 5.470 9.149.400 44.118 9.007.000 1.886.703 1.666.726 291.901 450.37 61.047 1.07 332 478.105 538.911 260,103 269,808 42.053 45.863 1.719.415 6.999 11.550.400 42.638 89.486,700 1.583.382 1.288,393 269,503 341.373 1.545.785 7.004 12.114.000 40,749 87.335.500 1.432.855 1.242.753 150.02.42 1.388,393 269,608 331.957 1.466,008 6.717 12.970.000 38.390 86.285,000 1.583.382 1.242.753 100.103.412								_	
268,000 57,814 1, 1591 90,936 41,591 90,377 1,754,453 40,930 1,994,410 1,							3,125,568	2,245,381	880,187
57,814 1,556,649 655 1,059,900 36,856 74,929,025 40,530 1,984,886 806,343 2,905,875 1,754,452 4,071 7,438,625 42,173 85,567,875 40,985 1,606,736 291,961 40,900 197 322 478,105 1,888,720 1,606,736 291,961 40,903 1,880,623 5,841 10,843,200 43,623 91,40,025 46,633 1,199,415 6,999 11,550,400 44,118 90,067,600 1,888,720 1,606,736 291,961 40,031 1,984,462 197 322 478,105 1,606,433 2,505 46,462 112,554,600 42,638 89,486,700 1,583,382 1,288,393 204,089 4,783,373 1,545,785 7,004 12,114,000 40,749 87,336,500 1,433,453 1,288,393 204,095 31,337 1,545,785 1,138 453 63,453 1,469,001 1,152,907 331,975 1,469,001 6,717 12,970,000 38,390 86,285,500 1,276,005 1,152,997 133,703 31,975 1,469,001 6,717 12,970,000 38,390 86,285,500 1,276,005 1,151,704 124,301 13,100,007 7,571 15,215,000 49,749 83,105,500 1,286,700 1,152,997 133,703 31,974 1,1515,500 46,800 3,600 1,160,100,000 1,160,100,100 1,160,100,000 1,160,100,100 1,160,100,000 1,160,100,100 1,160,100,100 1,160,100,100 1,160,100,100 1,160,100,100 1,160,100,100 1,160,100		205 600							
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45,097			4,071	7,430,025					
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2,505	46,037				332	478,105	538,911	269,103	269,808
436,873 1,719,415 6,999 11,550,400 42,638 8,9486,700 1,583,382 1,288,393 294,089 47,793 50,308 18, 159 376 8,336,500 1,438,832 296,091 163,831 31,373 1,545,785 7,004 12,114,000 40,749 87,336,500 1,438,857 1,242,753 190,1003 314,327 1,517,009 6,173 12,655,000 39,335 87,492,000 1,286,700 1,152,997 133,703 314,827 1,517,009 6,173 12,970,000 38,390 86,255,000 1,276,005 1,152,997 133,703 331,957 1,469,001 6,717 12,970,000 38,390 86,255,000 1,276,005 1,152,997 133,703 13,7947 1,319,927 7,571 15,215,000 36,334 33,105,500 1,100,948 901,003 111,937 8,430 65,829 204 631 852 731,669 563,007 354,804 901,003 111,937 8,430 65,829 204 631 80,865 57,850 399,003 13,237 1,175,500 8,401 16,198,000 33,687 78,036,000 982,737 894,604 118,182 2 7,225 704 970,910 691,804 431,876 239,003 12,926 85,824 6 10,436 94,357 61,660,000 771 12,926 85,824 6 10,436 94,357 61,660,000 771 4,872 12,926 85,824 6 10,436 946 11,4370 789,457 4,378 10,326,000 24,357 61,660,000 751,246 331,975 533,000 24,357 61,660,000 751,246 321,246 118,182 2 7,225 704 970,910 691,804 431,876 239,908 21,926 85,824 6 10,436 946 1,188,599 756,473 503,073 259,908 114,370 789,457 4,378 10,326,500 24,357 61,660,000 751,246 503,157 58,089 112,926 85,824 6 10,436 946 1,188,599 756,473 503,073 253,400 144,309 1,174,300 20,109 1,188,599 756,473 503,073 253,400 114,436 194,444 11,574,000 20,109 13,356,000 13,356,000 13,369,000 13,3	429,211	1,880,053	5,841	10,843,200	43,632	91,104,095	1,600,242	1,298,819	301,423
436,813	2,505	46,462		142		495,164	485,198	277.131	207.767
341,373 150,388 159 376 539,183 459,022 296,001 163,831 341,373 1,545,785 7,004 12,114,000 40,749 87,336,500 1,432,855 1,242,753 190,102 9,048 56,952 1,138 453 63,4253 507,290 336,309 181,370 331,957 1,469,001 6,717 12,970,000 38,390 86,255,000 1,276,005 1,151,704 124,301 13,671 61,711 224 497 677,689 530,416 337,004 193,412 317,947 1,319,927 7,571 15,215,000 36,324 83,105,500 1,102,494 991,003 111,937 8,430 65,829 218 522 731,692 530,473 354,004 209,033 315,237 1,175,500 8,401 16,108,000 33,687 78,036,000 982,737 898,668 84,100 227,505 800,771 4,872 10,000			6.000	11.550.400	42.638			1.288.303	204.080
341,373									
9,530						87.336,500			
314,327 1,517,000 6,173 12,605,000 39,325 87,403,000 1,386,700 1,152,997 133,703 331,957 1,460,001 6,717 12,970,000 38,390 86,255,000 1,276,005 1,151,704 124,430 131,001 131,001 131,001 1337,004 193,412 193,412 193,412 337,004 193,412 193,412 337,004 193,412 193,412 337,004 193,412 193,412 337,004 193,412 193,412 337,004 193,412 193,412 337,004 193,412 193,412 337,004 193,412 337,004 193,412 203,003 111,039,000 397,030 503,007 334,004 203,003 203,003 111,039,000 397,703 354,004 203,003 203,003 377,014 65,783 379,789 208,001 65,783 379,789 208,001 65,783 379,789 208,001 65,783 379,789 208,001 65,783 379,789 208,001 65,783 279,012 273,507 273,507 273,507 27			7,554						
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331,957 1,469,0a1 6,717 1a,970,000 38,390 86,255,000 1,276,005 1,151,704 124,301 13,671 61,711 224 497 677,689 530,416 337,004 193,412 317,947 1,319,927 7,571 15,215,000 36,324 83,105,500 1,102,940 991,003 111,937 8,430 65,829 218 552 731,692 563,002 354,804 209,023 315,237 1,175,500 8,401 16,198,000 33,687 78,036,000 982,737 898,6a8 84,109 209,862 1,044,346 8,324 16,010,000 29,775 70,784,000 643,703 777,914 65,789 227,505 890,771 4,872 10,935,000 24,357 61,669,000 761,246 703,157 58,089 12,46 15,182 2 7,225 764 970,910 501,804 431,876 295,329 227,505 890,771 4,872 10,935,000 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>									
13,671 61,711 224 497 677,689 530,416 337,004 193,412 317,947 1,319,927 7,571 15,215,000 36,324 83,105,500 1,102,940 991,003 111,937 8,430 65,829 218 552 731,692 563,027 354,804 200,023 315,237 1,175,500 8,401 16,198,000 33,087 78,026,000 982,737 89,8668 84,109 6,456 95,498 204 631 80,8663 587,850 379,789 208,661 209,862 1,044,346 8,324 16,010,000 20,775 70,784,000 843,703 777,914 65,780 12,946 1,18182 2 7,225 764 970,910 601,804 431,876 259,928 12,936 85,824 6 10,436 946 1,188,599 756,473 503,073 253,400 214,370 789,457 4,378 10,326,500 21,985 56,976,500 660,501 591,975 68,526 16,673 95,726 4 5,511 1,041 1,308,220 795,344 531,978 263,366 194,801 743,105 4,444 11,574,000 20,190 53,559,000 521,022 15,450 89,141 11 14,878 1,170 1,455,872 840,601 568,061 272,540 133,042 92,118 14 19,661 1,267 1,587,787 844,81 51624 1,594,500 33,042 92,118 14 19,661 1,267 1,587,787 846,481 5160,859 439,875 3,974 10,641,500 15,060 40,428,000 395,085 585,569 279,012 117,159 463,986 124,775 124,64,500 34,452 34,407,000 1,182,289 887,050 295,239 108,283 352,460 72 97,055 1,504 1,924,500 1,124,500 37,924,50 1,114,304 804,847 309,458 115,291 333,318 63 105,439 1,737 2,258,943 1,056,019 745,971 310,048 66,026 160,557 144 239,404 2,058 2,688,205 1,027,914 716,341 311,573 57,021 112,400 283 314,720 2,235 2,868,231 9,98,816 683,216 306,600 533,297 89,859 235 327,722 2,232 2,388 3,274,457 975,355 655,328 320,027					28 200				
317,947 1,319,927 7,571 15,215,000 36,324 83,105,500 1,102,940 991,003 111,937 8,430 65,829 218 552 731,692 563,027 354,804 200,023 315,237 1,175,500 8,401 16,198,000 39,673 78,036,000 982,737 89,8,638 84,109 200,023 209,862 1,044,368 8,324 16,010,000 29,775 70,784,000 843,703 777,914 65,780 212,946 118,182 2 7,225 764 970,910 601,804 431,876 250,928 227,505 890,771 4,872 10,935,000 24,357 61,669,000 761,246 703,157 58,089 214,378 10,326,500 21,357 61,669,000 761,246 703,157 58,089 21,357 4,378 10,326,500 21,985 56,976,500 650,501 591,975 68,526 16,673 95,726 4 5,511 1,041 1,938,920 795,344 531,978 263,366 <td>33*,90/</td> <td>2,409,002</td> <td>0,717</td> <td>12,9/0,000</td> <td>30,390</td> <td>00,233,000</td> <td>1,2/0,003</td> <td>2,232,704</td> <td>124,301</td>	33*,90/	2,409,002	0,717	12,9/0,000	30,390	00,233,000	1,2/0,003	2,232,704	124,301
317,947 1,319,927 7,571 15,215,000 36,324 83,705,500 1,102,940 991,003 117,937 88,430 65,829 218 552 731,692 563,027 354,804 209,023 315,237 1,175,500 8,401 16,198,000 33,687 78,036,000 982,737 898,688 84,109 61,804 93,975 70,784,000 982,737 898,688 84,109 209,775 70,784,000 94,737 89,866 379,789 208,661 379,789 208,661 379,789 208,661 379,789 208,661 379,789 208,661 379,789 208,661 379,789 208,661 379,789 208,661 379,789 208,661 379,789 208,661 379,789 208,661 379,789 208,661 379,789 208,661 379,789 208,661 379,791 61,673 95,782 4 378,789 946 1,188,599 756,473 503,157 58,089 21,737 4,474 11,474 1,988,929 795,344 531,978 263,366	13,671	61,711		224	497	677,689	530,416	337,004	193,412
8,430 65,839 218 552 731,692 563,027 354,804 200,023 31,775,500 8,401 16,108,000 33,687 78,036,000 982,737 89,868 84,109 6,456 95,498 204 631 808,663 587,850 379,789 208,661 12,046 118,182 2 7,225 764 970,910 69,1804 431,876 259,928 12,936 85,824 6 10,436 946 1,188,599 756,473 503,073 253,400 214,370 789,457 4,378 10,326,500 21,085 56,976,500 50,501 591,975 68,526 104,891 743,195 4,444 11,574,000 20,190 53,569,000 531,022 115,450 89,141 11 14,878 1,170 1,455,872 840,601 568,001 198,891 691,572 6,005 16,673,000 18,835 50,015,000 48,8181 14 19,661 1,267 1,587,787 846,818 166,859 439,875 3,974 10,641,500 15,060 40,428,000 395,085 585,569 279,012 117,159 463,986 124,475 124,4500 34,452 1,932,450 17,226,51 1,144,304 804,847 309,458 115,291 333,318 63 105,439 17,337 2,258,949 1,114,304 804,847 309,458 115,291 333,318 63 105,439 17,337 2,258,943 1,056,019 745,971 310,048 66,026 160,557 144 239,404 2,058 2,688,205 1,027,914 716,341 311,573 57,021 112,400 283 314,720 2,235 2,268,205 1,027,914 716,341 311,573 57,021 112,400 283 314,720 2,235 2,868,205 1,027,914 716,341 311,573 57,021 112,400 283 314,720 2,235 2,868,205 1,027,914 716,341 311,573 57,021 112,400 283 314,720 2,235 2,868,205 1,027,914 716,341 311,573 57,021 112,400 283 314,720 2,235 2,868,205 1,027,914 716,341 311,573 57,021 112,400 283 314,720 2,235 2,268,237 379,9494 671,560 307,979,494 671,560 307,979	317,947	1,310,027	7,571	15,215,000	36,324	83,105,500		991,003	
315.237 1,175,500 8,401 16,198,000 33,687 78,036,000 582,737 898,628 84,109 0,456 95,498 204 631 808,663 597,850 379,789 208,061 209,862 1,044,346 8,324 16,010,000 29,775 70,784,000 843,703 777,914 65,789 229,505 800,771 4,872 10,935,000 24,357 61,669,000 701,246 703,157 58,089 21,936 81,842 6 10,436 946 1,188,599 75,6473 503,073 253,092 283,036 21,985 56,976,500 660,501 591,975 58,089 21,985 56,976,500 660,501 591,975 68,526 85,326 4 5,511 1,041 1,308,920 795,344 531,978 263,366 194,891 743,195 4,444 11,574,000 20,190 53,569,000 531,022 531,978 263,366 272,540 33,042 29,118 14 19,661 1,267 1,587,787 864,581 568,061 2									
6,456 95,498 204 631 808,663 587,850 379,789 208,061 12,946 118,182 2 7,225 764 970,910 601,804 431,876 25,789 227,505 890,771 4,872 10,935,000 24,357 61,669,000 761,246 703,157 58,089 12,926 85,824 6 10,436 946 1,188,599 756,473 503,073 253,400 214,373 789,457 4,378 10,336,500 21,985 56,976,500 650,501 591,975 68,526 16,673 95,726 4 5,511 1,041 1,938,920 795,344 531,978 263,366 16,473 95,726 4 11,574,000 20,190 53,569,000 521,022 15,450 89,141 11 1,4878 1,170 1,455,872 840,601 568,061 272,540 198,81 691,572 6,005 16,673,000 18,835 50,515,000 418,624			8,401	16.108.000	33.687				
200,862							587.850		
12,946									
227,505 85,071 4,872 10,935,000 24,357 61,669,000 761,246 703,157 58,689 124,926 85,824 6 10,436 946 1,188,599 756,473 503,073 253,400 214,987 789,457 4,378 10,326,500 21,985 56,976,500 650,501 591,975 68,526 194,891 743,195 4,444 11,574,000 20,190 53,569,000 521,022		118.182	7,5_7						
12,926 85,824 6 10,436 946 1,188,599 756,473 503,073 253,400 214,370 789,457 4,378 10,326,500 21,985 56,976,500 660,501 591,975 68,526 16,673 95,726 4 5,511 1,041 1,908,920 795,344 531,978 263,366 194,891 743,195 4,444 11,574,000 20,190 53,569,000 521,022 11,455,872 840,601 568,061 272,540 198,891 601,572 6,005 16,673,000 18,835 50,615,000 418,624 568,061 272,540 33,042 92,118 14 19,661 1,267 1,587,787 864,581 585,569 279,012 117,159 463,986 12,475 12,464,500 34,452 34,407,000 1,182,289 887,050 295,239 108,283 352,460 72 97,055 1,504 1,924,450 1,114,304 804,847 309,458 115,291 333,318			4 872						
214,370 789,457 4,378 10,326,500 21,085 56,976,500 660,501 591,975 68,526 16,673 95,726 4 5,511 1,041 1,308,920 795,344 531,978 263,366 194,891 743,195 4,444 11,574,000 20,190 53,569,000 521,022			4,0,2						
16,673 95,726 4 5,511 1,041 1,98,920 795,344 531,978 263,366 194,891 743,195 4,444 11,574,000 20,190 53,569,000 521,022			4 228				730,473		253,400
194,891 743,195 4,444 11,574,000 20,190 53,569,000 521,022 1.1450 89,141 11 14,878 1,170 1.455,872 840,601 272,540 1.557,000 418,624 568,061 272,540 1.557,000 418,624 568,061 272,540 1.557,000 418,624 564,581 1.557,000 1.557,0	214,3/0	709,437	4,3/0	10,380,300	22,903	30,9/0,300	000,301	292,975	00,520
194,891 743,195 4,444 11,574,000 20,190 13,255,800 531,022			4					531,978	263,366
198,891 691,572 6,005 16,673,090 18,835 50,615,000 418,624 500,001 272,540 33,042 92,118 14 19,661 1,367 1,587,787 864,581 585,569 279,012 117,159 463,086 20 31,781 1,360 1,722,691 1,182,889 887,050 295,239 108,283 352,460 72 97,055 1,504 1,93,450 1,114,304 804,847 309,458 115,291 333,318 63 105,439 1,737 2,258,943 1,056,019 745,971 310,048 66,026 160,557 144 239,404 2,058 2,688,205 1,027,914 716,341 311,573 57,021 112,400 283 314,720 2,235 2,868,205 1,027,914 716,341 311,573 53,207 89,259 235 337,722 2,325 2,868,273 979,494 671,560 307,934 461,39 111,193 466 663,986 2,328								•••••	•••••
19,691 1, 19,691							840,601	568 ca-	272 540
33.042 92,118 14 19,661 1,267 1,587,787 864,581 585,569 279,012 166,859 439,875 3,974 10,641,500 15,060 40,428,000 395,085 585,569 279,012 117,159 463,986 12,475 12,464,500 34,452 34,407,000 1,182,289 887,050 295,239 108,283 352,460 72 97,055 1,504 1,932,450 1,114,304 804,847 309,458 115,291 333,318 63 105,439 1,737 2,258,943 1,056,019 745,971 310,048 66,026 160,557 144 239,404 2,058 2,688,205 1,027,914 716,341 311,573 57,021 112,400 283 314,720 2,235 2,868,2531 989,816 683,216 306,600 53,207 89,259 235 327,722 2,322 2,986,273 979,494 671,560 307,934 46,139 111,193 466 663,986			6,005			50,615,000	418,624	300,001	2/2,540
166,859 439,875 3,974 10,641,500 15,060 40,428,000 395,085 585,549 279,012 117,159 463,986 12,475 13,781 1,360 1,722,691 1,182,289 887,050 295,239 108,283 352,460 72 97,055 1,504 1,024,450 1,114,304 804,847 309,458 115,291 333,318 63 105,439 1,737 2,258,943 1,056,019 745,971 310,048 66,026 160,557 144 239,404 2,058 2,688,205 1,027,914 716,341 311,573 57,021 112,400 283 314,720 2,235 2,668,331 98,816 683,216 306,600 53,297 89,259 235 327,722 2,232 2,986,273 979,494 671,560 307,934 46,139 111,193 466 663,986 2,328 3,272,457 975,355 655,328 320,027	33,042	92,118	14	19,661		1,587,787	864,581		000 000
117,159	166,859	439,875	3,974		15,060		395,085	303,309	2/9,012
108,283 352,460 72 97.055 1,504 1,232,450 1,114,304 804,847 309,458 115,291 333,318 63 105,439 1,737 2,258,943 1,056,019 745,971 310,048 66,026 160,557 144 239,404 2,058 2,688,205 1,027,914 716,341 311,573 57,021 112,400 283 314,720 2,235 2,868,205 1,027,914 716,341 311,573 53,207 89,259 235 327,722 2,323 2,868,273 979,494 671,560 307,934 46,139 111,193 466 663,986 2,328 3,272,457 975,355 655,328 320,027	·	460 006	20		1,360	1,722,691	7 780 080	800 000	00° 00°
108,283 352,460 72 97,055 1,504 1,024,450 1,114,304 804,847 309,458 115,291 333,318 63 105,439 1,737 2,258,943 1,056,019 745,971 310,048 66,026 160,557 144 239,404 2,058 2,688,205 1,027,914 716,341 311,573 57,021 112,400 283 314,720 2,235 2,868,251 989,816 683,216 306,600 53,297 89,259 235 327,722 2,232 2,986,273 979,494 671,560 307,934 46,139 111,193 466 663,986 2,328 3,272,457 975,355 655,328 320,027	117,159	403,900	12,475			34,407,000	1,102,209	007,050	295,239
115,291 333,318 63 105,439 1.737 2.258,943 1,056,019 745,971 310,048 66,026 160,557 144 239,404 2.058 2,688,205 1,027,914 716,341 311,573 57,021 112,400 283 314,720 2,235 2,668,531 989,816 683,216 306,600 53,297 89,259 235 327,722 2,232 2,986,273 979,494 671,560 307,934 46,139 111,193 466 663,986 2,328 3,272,457 975,355 655,328 320,027	0		72	97,055	1,504	1,932,450			
66,026 160,557 144 239,404 2,058 2,688,205 1,027,914 716,341 311,573 57,021 112,400 283 314,720 2,235 2,868,531 989,816 683,216 306,600 53,207 89,259 235 327,722 2,232 2,986,273 979,494 671,560 307,934 46,139 111,193 466 663,986 2,328 3,272,457 975,355 655,328 320,027	100,283	352,400			27,923	27,869,000	1,114,304	004,047	309,458
66,026 160,557 144 239,404 2,058 2,688,205 1,027,914 716,341 311,573 57,021 112,400 283 314,720 2,235 2,868,531 989,816 683,216 306,600 53,207 89,259 235 327,722 2,232 2,986,273 979,494 671,560 307,934 46,139 111,193 466 663,986 2,328 3,272,457 975,355 655,328 320,027			62	TOE 490	7 727	2 258 042			
66,026 160,557 144 239,404 2,058 2,688,205 1,027,914 716,341 311,573 57,021 112,400 283 314,720 2,325 2,868,531 989,816 683,216 305,600 53,207 89,259 235 327,722 2,322 2,986,273 979,494 671,560 307,934 46,139 111,193 466 663,986 2,328 3,272,457 975,355 655,328 320,027	115,291	333,318	_			~,~5~,943	1,056,019	745.97I	310,048
57,021 112,400 283 314,720 2,335 2,868,531 989,816 683,216 306,600 53,207 89,259 235 327,722 2,332 2,986,273 979,494 671,560 307,934 46,139 111,193 466 663,986 2,328 3,272,457 975,355 655,328 320,027		-6		l .		2,688,205			
57,021 112,400 283 314,720 2,235 2,2668,531 989,816 683,216 306,600 53,297 89,259 235 327,722 2,232 2,986,273 979,494 671,560 307,934 46,139 111,193 466 663,986 2,328 3,272,457 975,355 655,328 320,027	00,026	100,557		-37,4-4			1,027,914	710,341	311,573
53,297 89,259 235 327,722 2,232 2,986,273 979,494 671,560 307,934 46,139 111,193 466 663,986 2,328 3,272,457 975,355 655,328 320,027	57.021	112,400		314,720		2,868,521	080,816	683,216	206,600
46,139 111,193 466 663,986 2,328 3,272,457 975,355 655,328 320,027						2.086.272		671.560	
			466						
	4-1-139	,-93				3,-,-,-,7,3,	9/3/333	-33,320	320,027

Reserve at 4 per cent on new business since 1900 at 31/2 per cent.

HARTFORD

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	s	s	\$	\$	\$	\$	\$
1876	94,644	57.522	152,166	27,812	· · · · · ·	17,364	5,899	51.075
1875	106,525	61,777	168,302	29,132		2,552	5,420	37,104
1874	137.459	51,432	188,891	15,582		13,436	5,603	34.711
1873	240,312	46,778	287,090	45,223		17,626	6,550	69,399
1872	221,25t	42,735	263,986	27,538	•	16,984	5,518	50,040
1871	205,722	32,168	237,890	43,169		2,251	5,241	50,661
1870	179,188	27,318	206,506	9,000		1,013	2,778	12,791
1860	121,579	23,133	144,712	12,000		4,277	716	16,993
1868	86,186	25,886	112,072	2,500		620		3,120
1867	64,465	16,975	81,440	£ 2,191				2,191

c Accident claims.

Capital Stock, \$100,000.

HOME LIFE INSURANCE COMPANY OF Paul Bright, Pres.; Winfield S. Hoffman, Vice-Pres.

1903 1902 1901 1900	49,043 48,487 27,770 18,523	2,410 860 19,404	51,453 49,347 27,770 37,927	14,954 15,867 8,633 6,063				14,954 15,867 8,633 6,063
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Capital Stock, \$125,000.

HOME LIFE INSURANCE

Geo. E. Ide, Pres.; Wm. A. Marshall, Vice-Pres. and Actuary; Ellis W. Gladwin, Sec.;

	2 2 2 2 2 2	606		9an =9=	ac. 00a			
1903	2,747,783	687,746	3,435,529	800,787	364,880	151,903	230,750	1,548,349
1902	2,537,271	680,095	3,217,367	718,136	255,114	152,698	211,735	1,337,683
1901	2,311,562	738,611	3,050, t73	740,965	208,832	139,644	194,169	1,283,610
1900	2,035,815	552,489	2,588,304	517,734	165,193	136,411	177,800	997,138
1899	1,889,190	482,941	2,372,131	603,482	# 158,111	112,001	164,714	1,038,398
1898	1,731,725	480,341	2,212,066	630,266	152,047	189,603	154,932	1,126,848
1897	1,647,661	459,638	2,107,200	569,365	125,822	161,701	157,388	1,014,276
1806	1,628,661	425,880	2,054,541	651,596	137,652	170,668	173,036	1,141,952
1895	1,617,005	382,168	1,999,173	487,124	107,057	168,406	174.194	936,781
1894	T 404 F88	204 255	1,888,843	T48 40T	100,178	782 085	101,874	T 000 F40
1893	1,494,588	394,255		548,405		183,085	180,670	1,023,542
1892	1,535,056	334,283	1,869,339	381,304	123,929	147,677		833,580
	1,310,105	445,099	1,755,204	586,765	127,712	109,724	166,138	990,339
1891	1,206,215	423,231	1,629,446	418,532 368,188	91,938	127,649	158,500	796,619
1890	1,001,021	346,519	1,348,140	300,100	64,188	85,066	140,368	657,810
1889	930,301	294,615	1,224,916	336,141	63,580	91,273	137,903	628,897
x888	816,847	282,339	1,099,186	339,480	66,314	89,140	118,225	613,159
1887	756,817	296,831	1,053,648	288,447	81,364	74.437	115,120	559,368
1886	680,841	384,896	1,065,737	336,059	79,513	71,884	116,097	603,553
1885	600,238	236,019	836,257	227,388	110,747	58,967	114,936	512,038
1884	563,353	257,454	820,807	240,051	100,000	65,830	111,341	517.321
1883	546,475	260,506	806,981	205,921	95,333	56,89I	112,070	470,215
1882	498,835	257,239	756,074	193,111	88,112	48,011	106,562	435,796
1881	454,728	259,804	714.532	188,739	117,827	44,043	96,048	446,657
1880	440,042	234,739	674,781	203 508	151,195	52,760	99,677	507,140
1879	465,106	283,811	748,917	188,773	157,844	109,236	106,130	561,983
1878	492.355	294,513	786,868	203,390	128,367	154.317	110,077	596,151
1877	570,201	268,961	839, 162	227,800	51,617	248,984	120,004	648,405
1876	634,003	274,761	908,764	219,596	42,117	121,463	147.752	531,928
1875	741,666	278,241	1,019,907	229,845	6,930	116,121	158,637	511,533

LIFE—Continued.

Expenses, Etc.	Total Disburse-	New E	Business.		FANDING RANCE,	Assets.	Liabilities. 4 ≸.	Surplus.
	ments.	No.	Amount,	No.	Amount.		***	4 7.
\$	\$		s		\$	\$	\$	\$
63,535	114,610	473	754.779	2,382	3,502,683	948,978	623,089	325,889
50,338	87,442	450	636, 196	2,737	4,321,429	910,758	598,524	312,23
41,437	76,148	299	771,981	2,623	4,439,866	848,389	566,026	282,36
138,814	208,213	954	1,762,547	3,014	5,273,518	735,727	530,423	205,30
145,048	195,088	1,213	2,099,105	3,403	` 6,098,371	749,862	494,047	255,81
116,826	167,487	1,262	2,675,148	3,225	6.034,310	736,100	408,854	327,24
85.359	98,150	1,468	3,035,782	2,758	5.407.745	626,277	297,031	329,24
59,814	76,807	949	2,143,861	1,798	4,095,928	503,846	183,151	320,69
61,736	64,856	928 269	2,078,500	1,103	2,510,700	343,304	80,098	
65,726	67,915	269	726,200	269	726,200	349,225	50,730	298,49

AMERICA, WILMINGTON, DEL.+ and Gen. Manager: Smith Cooper. Sec.

Incorporated April 18, 1899. Commenced Business May 1, 1800,

21,080 36,0 16,665 32,5 15,613 24,2 30,337 36,4	9,698 6 12,698	284,400 1,104,223 1,417,440 1,551,079	12,048 12,842 12,132 5,146	1,691,809 1,448,963 1,450,393 920,980	129,699 158,006 118,569 16,182	25.768 22,265 11,642 3,083	103,931 135,741 106,927 13,099
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⁺ Industrial business.

COMPANY, BROOKLYN, N. Y.*

Incorporated April 30, 1860. Commenced Business May 1, 1860. F. W. Chapin, Med. Dir.; Wm. G. Low, Counsel; G. Wellwood Murray, Supt. of Agencies.

881,304 846,078 13,976,071 1,126,770 2,429,653 6,98<u>3</u> 7,896 12,311,742 38, 105 69,410,582 15,102,841 2,183,751 2,017,873 14,060,505 12,243,695 10,935,396 65,258,568 59,646,669 14,432,217 35,637 1,323,408 12,060,731 1,310,132 13,370,863 734,263 7,030 6,462 32,422 54,069,851 1,282,588 723,116 12,342,247 1,720,254 29,203 10,145,581 9,406,183 8,862,312 5,398 9,783.802 8,819,742 49,258,697 45,574,381 608,489 1,646,887 26,262 11,348,859 1,203,278 545,397 543,708 564,011 1,672,245 1,557,984 5,045 24,275 10,559,151 1,157,968 8,614,247 9,970,717 9,384,857 8,981,863 1,108,405 22,541 21.646 43,443,047 4,47I 4,066 1,705,963 41,971,980 8.222,023 8,349,112 7,956,665 1,035,745 1,025,198 640,708 1,577,489 5,623 21,604 12,311,314 42,247,014 1,185,321 582,168 647,387 5,023 6,258 10,287,850 38,807,735 8,570,839 7,385,518 1,605,710 19,944 1,480,967 1,441,654 1,148,362 39,220,329 38,008,378 32,161,776 29,027,638 13,245,619 12,784,402 8,688,830 19,717 18,390 16,198 7,071,614 6,556,452 6,086,266 8,246,604 1,174,990 5,170 8,046,881 1,490,429 1,507,664 451,315 351,743 7,593,930 4,156 958,213 1,495,232 300,403 7,391,312 5,713,717 3,393 14,532 25,879,171 22,748,299 21,756,596 19,450,061 17,819,416 908,114 853,156 797,486 811,292 3,180 6,764,102 6,694,305 279,217 13,122 5,304,072 1,390,233 239,997 238,118 2,129 2,266 4.942.999 11,513 6,355,799 4.979.975 1,375,824 5,211,041 11,073 6,110,909 5,855,842 4.765,170 I,345,739 I,383,943 4,471,899 4,303,526 4,164,797 207,739 1,942 9,447 5,646,478 1,342,952 185,410 697,448 1,441 2,791,571 16,957,595 16,874,646 15,696,414 14,965,079 14,348,067 8,9**68** 8,893 4,141,616 1,315,971 1,365,329 1,297,650 172,522 182,609 689,843 1,199 1,618 2,253,514 3,065,544 2,385,235 2,216,627 5,457,587 652,824 4,038,214 3,888,035 5,403,543 5,185,685 8,273 7,862 161,599 597,395 I,345 3,763,100 3,699,964 597,210 644,690 5.037,322 1,274,222 150,553 1,230 807 7,467 4,921,137 1,221,173 137,550 1,504,435 695,582 726,098 788,368 671,185 7,424 7,858 8,425 9,946 14,308,463 15,308,663 16,800,407 721 674 1,231,234 4,829,057 3,728,149 3,814,646 1,100,908 133,599 1,030,263 1,408,533 1,687,767 989,124 894,842 654,006 4,803,770 4,778,164 129,947 134,963 3,883,322 4,076,117 797 19,902,744 20,522,578 4,730,123 139,257 930 541,610 140,841 652,374 1,495,329 10,234 4,475,117 3,933,507 745

^{*} Executive office New York City. c Reserve at 4 per cent; on some policies at 3 per cent; new business since 1900 at 31/2 per cent.

HOME LIFE OF

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders,	Total to Policy- holders.
	s	\$	· s	\$	\$	\$	s	\$
1874	781,127	249,452	1,030.579	216,871	11,436	110,141	163,874	502,322
1873	835,685	225,437	1,061,122	238,270	2,257	77.979	176,185	494,691
1872	840,362	198,905	1,038,267	245,500	2,136	82,800	205,138	535,574
1871	838,832	163,491	1,002,323	135,214	8,833	130,553	199,175	473,775
1870	- 857,289	I54,553	1,011,842	192,500	2,047	108,367	192,271	495,185
1869	884,403	131,260	1,015,663	190,000	2,047	79,516	198,158	469,721
1868	842.868	110,210	953,078	145,300	1,643	84,600	166,297	397,840
1867	812,879	92,017	904,896	154,050	1,506	47,615	117,538	320,709
1866	671,700	74-734	746,434	133,500	859	37.177	86,260	257,796
1865	435,825	57,195	493,020	62,000	859 663	1,677	44,846	109,186
1864	350,275	43,435	393.708	73,500	412	13,655	17,187	104.754
1863	233,511	26,098	259,609	44,000		13,062	9,113	66,175
1862	119,541	17,695	137,236	8,500		10,018	3,212	21,730
1861	76,433	11,767	88,200	6,000		3,535	J	9.535
1860	33,647	5,898	39.545	3,000		366		3,366

Capital Stock, \$100,000.

ILLINOIS LIFE INSURANCE COM

James W. Stevens, Pres.; Raymond W. Stevens, Vice-Pres.; Walter Z. Brown, Treas.;

1903 1902 1901 1900 1899	1,158,275 935,190 416,195 216,593 41,508	926,040 2,954,578 461,704 114,966 40,234	2,084,315 3,889,768 877,899 331,559 81,742	367,431 187,329 110,475 87,177 8,575	31,680 20,136	331,697 150,587 3,615 171 229	32,289 11,625 75	763,097 369,677 114,165 87,348 8,804
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Capital Stock, \$15,000.

IMMEDIATE BENEFIT LIFE

M. Rothschild, Pres.; M. H. Iseman, 1st Vice-

1903 1902 1901 1900 1899 1898 1897	58,857 54,996 44,760 43,763 43,693 62,483 38,282	3,018 4,885 4,233 1,795 1,783 4,408 6,365	61,875 59,881 48,993 45,558 45,476 66,891 44,647	5,818 13,397 14,314 14,004 11,241 19,998 11,073	10,427	12 874 713 1,093 427 423 213		16,257 14,253 15,027 15,097 11,668 20,421 11,286
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Incorporated June 19, 1897. Reincorporated 1899.

INTER-STATE LIFE ASSURANCE COM

Charles A. Sudlow, Pres.; F. E. Marsh, Vice-Pres.; H. E. Roberts, ad Vice-Pres.; Henry W. Buttolph, Actuary; E. F. Hodges, M. D., Medical Director;

1903 1902 1901 1900 1899	547,764 231,632 157,483 101,279 78,687	27,378 18,860 36,144 29,656 43,903	575,142 250,492 193,627 130,935 122,590	14,162 14,500 25,793 1,024 6,000	••••	77.463 27.764 25.234 23,043 313		91,625 42,264 51,027 24,067 6,313
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BROOKLYN, N. Y .- Continued.

Expenses, Etc.	Total Disburse-	New Business,		Outstanding Insurance,		Assets.	Liabilities.	Surplus.
	ments.	No.	Amount,	No.	Amount.		4%.	4% 1
S	5		\$		\$	S	8	\$
152,623	654,945	1,089	1,954,609	10,409	20,932,412	4,113,905	3,700,701	413,204
157,894	652,585	1,308	2,532,842	10,740	21,769,083	3,729,679	3,420,206	309,473
167,257	702,831	1,330	2,427,130	10,575	21,466,111	3,346,153	3,051,206	294,947
176,356	650,131	1,269	2,198,900	10,516	21,427,059	3,002,162	2,714,507	287,655
194,649	689,834	1,939	3,574,865	11,154	22,992,409	2,670,005	2,486,234	183,771
200,365	670,086	2,126	4,339,969	11,000	23 137,081	2,388,032	2,183,334	204,698
193,899	591,739	2,103	4,263,927	10,311	21,790,311	2,010,644	1,814,530	196,114
177,081	497.790	2,582	5,522,900	9,742	20,822,076	1,643.029	1,413,481	229,548
161,586	419,382	2,867	6,515,902	8,275	17,635,226	1,231,679	4 952,927	a 278,752
102,699	211,885	2,069	4,335,650	6,359	13,086,650	890,029	a 634,335	a 255,674
88,796	193,550	2,286	4,402,184	5,046	10,212,600	627,910	a 400,763	a 227,147
57,593	123,768	2,181	4,247,550	3,423	7,165,450	418,329	a 248,748	a 169,581
40.743	62,473	778	1,701,500	1,640	3,825,900	277,305	a 94.713	a 182,592
36,099	45.624	902	2,083,300	1,114	2,696,100	199,478	a 56,515	4 142,963
13,349	16,715	447	1,101,650	437	1,055,650	157,878	a 29,530	a 128,348

aReserve calculated at 41/2 per cent.

PANY, CHICAGO, ILL.

Incorporated July 7, 1899. Commenced Business Oct. 2, 1899.

Oswald J. Arnold, Sec.; Theodore K. Long, Counsel; Edgar R. Hawley, M. D., Med. Dir.

493,092	1,256,189	10,059	15,552,355	22,752	36,526,137	5,015,659	4,811,287	204,372
333,820	703,497	14,371	22,699,064	17,968	36,143,976	4,136,658	3,967,650	169,008
297,601	411,766	4,779	10,377,396	7,332	15,215,396	735,587	608,936	126,651
128,268	215,616	1,963	4,269,500	5,174	10,161,500	303,062	183,454	119,608
30,368	39,172	223	453,500	4,614	8,401,000	181,855	68,645	113,210

^{*} Reserve at 4 per cent; on new business of 1903 at 3 per cent.

INSURANCE CO., BALTIMORE, MD.

Incorporated January 12, 1897. Commenced Business March 1, 1897.

Pres.; S. Rothschild, Sec.; Thos. Mackenzie, Treas.

35.779 42,138 32,882 27,909 34.494 43,275 31,690	52,036 56,391 47,909 43,006 46,162 63,696 42,976	7,392 6,107 7,115 3,075 15,895 18,494 18,505	391,268 470,818 441,309 139,535 1,102,618 1,488,774 1,520,337	10,703 7,649 7,201 5,131 4,481 13,651	705,128 545,632 406,849 228,512 195,802 1,006,704 845,954	44,343 33,901 25,630 24,527 22,420 21,838 16,910	6 18,219 12,069 8,332 6,910 6,130 9,953 6,493	26,124 21,832 17,298 17,617 16,290 11,885 10,417
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c Reserve at 41/2 per cent; 3 per cent on new business since 1901.

PANY, INDIANAPOLIS, IND.

Commenced Business June 19, 1897.

A. P. Simmonds, 3d Vice-Pres.; F. B. Davenport, Sec.; Medford B. Wilson, Treas.; H. R. Stauffer, M. D., Medical Inspector; H. J. Milligan, Gen. Counsel.

184,868 92,599 62,723 53,954 26,872	276,493 134,863 113,750 78,021 33,185	1,751 815 846 606	4,476,900 2,306,600 2,260,827 1,653,993 624,373	2,827 1,830 1,484 973 649	7,760,335 5,300,552 4,044,475 2,572,932 1,477,299	841,833 470,508 239,172 190,699 137,785	639,850 312,244 176,867 145,891 102,076	201,983 158,264 62,305 44,808 35,709
•		l		**			Į.	l

Capital Stock, \$100,000.

INTER-STATE LIFE INSURANCE A. G. Turnipseed, Pres; Herman. Brockman

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
1903 1902	\$ 56,161 48,705 8,508	\$ 18,024 21,482 9,381	\$ 74,185 70,187 17,889	\$ 18,000 3,500	\$ 	\$ 319 	\$ 2,194 801	\$ 20,513 4,301

Incorporated April 21, 1862.

JOHN HANCOCK MUTUAL LIFE INSUR
S. H. Rhodes, Pres.; Roland O. Lamb, Vice-Pres.; Arnold A. Rand, 2d Vice-Pres.; Edwin B.
Frank R. Robinson, Asst. Treas.; Wm. S. Smith, Actuary; Frank Wells, M. D., Med.

1903	12,389,529	1,183,205	13,572,734	3,642,681	64,153	369,170	688,248	4 764,252
1902	10,914,984	1,078,209	11,993,193	3,078,268	50,671	358,431	542,007	4,029,377
1901	9,395,301	816,954	10,212,255	2,819,624	60,794	287,941	456,511	3,624, 87 0
1900	8,252,341	734.395	8,986,736	2,554,905	59,829	222,556	386,224	3,223,514
1899	7,209,290	633,853	7,843,143	2,193,573	19,969	211,294	307,799	2.732,635
1898	6,512,804	530,355	7,043,159	1,874,015	39,944	209,604	277,576	2,401,139
1897	5,773,144	467,138	6,240,282	1,684,027	55,023	197,204	237,291	2,173,545
1896	5,217,207	409,818	5,627,025	1,643,708	19,997	156,633	255,341	2,075,679
1895	4,638,040	364,699	5,002,739	1,426,046	30,409	139,081	222,234	1,817,770
1894	3,862,056	328,019	4,190,075	1,213,607	57,471	138,968	89,684	1,499.730
1893	3,444,313	302,870	3.747,183	1,116,124	41,115	86,151	76,437	1,319,827
_	_							
1892	2,914,498	230,115	3,144,613	1,005,507	38,509	57.981	66,608	1,168,605
1891	2,387,701	184,667	2,572,368	932,488	43,643	52,612	75, 16 6	1,103,909
1890	2,002,644	177,378	2,180,022	711,688	88,227	37,668	64,239	901,822
1889	1,616,585	182.958	1,799.543	596,510	128,425	35,284	62,671	822,890
1888	1,317,374	162,789	1,480,163	473,843	86,994	33,131	56,889	650,8 57
1887	1,031,845	166,134	1,197,979	357,002	40,074	23,735	54,561	475-372
188 6	815,750	168,817	984,567	306,938	66,293	24,182	51,722	449. I35
1885	647,143	159,175	806,318	221,266	84,828	37,558	45,594	389,246
1884	547,058	137,008	684,066	206,460	100,172	37,484	44,659	388,77 5
1883	473,242	135.597	607,839	175,438	68,692	34,008	42,008	320,146
1882	415.537	145,358	560,895	194,053	83,192	27.752	43,951	348,948
1881	346,887	169,939	516,826	161,606	84,857	82,851	53.123	382,437
1880	336, 198	162,658	498,856	172,570	95,098	59,115	56,844	383,627
1879	294,043	159,958	454,001	162,141	133,055	63,601	60,033	418,830
1878	323,173	193,017	516,187	156,723	119,178	76,709	57,611	410,221

COMPANY, CINCINNATI, OHIO. Secy.; Arthur Russell Morgan, Treas.

Incorporated August 8, 1901. Commenced Business October 14, 1901.

Expenses, Etc.	Total Disburse-	New I	Business.		randing Rance,	Assets.	Liabilities.	Surplus.
	ments.	No.	Amount.	No.	Amount,		4 %.	4 %.
\$ 39,123 40.819 5,122	\$ 59,636 45,120 5,122	650 849 547	\$ 1,014,479 1,280,500 885,600	1,275 1,031 547	\$ 2,033,297 1,642,100 885,600	\$ 166,516 144,530 118,724	*\$ 64,826 43,830 9,149	\$ 101,690 100,700 109,575

^{*} Reserve at 31/2 and 4 per cent.

ANCE COMPANY, BOSTON, MASS.

Commenced Business December 27, 1862.

Holmes, 3d Vice-Pres.; Walton L. Crocker, Sec.; Jas. M. Gleason, Treas.; Fred E. Nason, Asst. Secy.; Dir.; Robt. K. Eaton, Supt. of Agencies; Elbert H. Brock, Asst. Supt. of Agencies.

4,827,077	9,591,329	e347,027	¢57,444,640	e1395.779	£216,375,960	- Tra (00	\$	
1		16,105 e363,870	26,571,034	55,933	103,298,426	27,153,490	24,141,487	3,012,003
4.519.711	8,549,088	12,839	€68,137.409 24,527,510	45,321	88,063,422	23,176,440	20,430,446	2,745,994
3.939,853	7,564,723	e330,839	¢57,928,751		177.597.439	19,661,515		a a = 0 a € a
		9,946	20,012,082	36,679	72,620,850	19,001,515	17,403.153	2,258,362
3,5 5 6,958	6,780,672	<i>e</i> 327,423 8,478	17,894,351	30,327	61,138,680	16,864,881	15,017,003	1,847,878
3,157,342	5,889,977	¢323.955	£ 44,358,633	1069,197		.9		0
	3,009,977	8,206	16,759,343	25,415	50,963,594	14,483,430	12,925,310	1,558,120
2,813,100	5,214,239	6,920	14,797,319	20,755	¢124,923,200 42,215,144	12,483.738	11,169,324	1,314,414
		1 .	-4173713-3	1,733	4-10-31-44			
2,532,957	4,706,502	e269,522	235.959.176	£899,418	e115,750,709	10,489,631	9,584,394	905,237
		4.993 £281,486	11,617,089 e 36,871,080	16,950 ¢835,351	34,862,680 ¢105,640,047			
2,445,514	4.521,193	4.380	9.337.355	14,684	29,455,225	8,824,712	8,164,320	660,392
2,239,594	4,057,364	£338,002	<i>e</i> 41,905,652	2771,972	495,640,574	7,664,909	7,039,409	625,500
		4,825 e281,283	10,254,788	12,766 681,802	25,314,897 682,876,338	7,004,909	7,039,409	œ3,500
1,818,858	3,318,588	3,297	6,987,103	9,917	19,272,842	6,673,255	6,108,602	564,653
1,749,857	3,069,684	£278,114	4 34.571.979	£607,150	e 73,043,678	5,794,961	5,312,710	482,251
	33,4	2,748	5,946,458	8,295	15,918,049	2,794,901	5,312,710	402,251
T 077 000		e232,684	£ 29,326,680	e556.435	465,428,121			_
1,315.993	2,484,598	1,661	3,433,090	6,867	12,710,425	5,061,651	4,638,467	423,084
1,075,561	2,179,470	1.028	# 25,374,745	476,612	<i>e</i> 54,516,514	4,381.591	4,042,891	338,700
878,211		£202,804	1,918,266 £23,083,151	5,896 6402,147	10,592,220			
0/0,211	1,780,033	817	1.507,766	5.575	10,059,866	3,967,910	3,628,424	339,486
713,056	I,535,946	<i>e</i> 160,631 687	£ 18,239,650	£320,264	e36,365,419	3,548,080	3,265,017	283,063
Tan 60-		e136,702	1,469,516 £ 15,953,123	5,367 e256,574	9,514,238 <i>e</i> 29,943,052	3,34-,	3,3,7	5,003
592,687	1,243,544	636	1,349,008	5,437	9,368,044	3,317,224	3,044,414	272,810
		477.4 5700	4 70 004 000		0			
536,562	1,011,934	558	1,151,847	5.435	<i>e</i> 23,802,502 9,133,702	3,070,649	2,831,361	239,288
403,570	852,705	€ 86,393	e 10,748,152	£148,850	£17,805,910	- 00-		
4-313/4	03=,703	803	1,163,667	5,449	8,978,510	2,875,581	2,616,410	259,171
315,194	704,440	<i>e</i> 60,149	1,243.967	6107,872 5.304	#12,600,935 8,865,436	2,747,497	2,494,932	252,565
261,145	649,920	¢ 43,424	£4,752,613	€ 80,629	£8,940,275			
	روپيد	653	996,392	5,296	8,928,099	2,624,923	2,410,487	214,436
221,385	541,531	€ 38,999 633	944-445	£ 63,625 5,276	9,051,897	2,579,449	2,383,043	196,406
		-33	CHEITE	3,2/0	9,031,09/			
187,681	536,629	¢ 35.468	e3,718,902	¢ 48,568	<i>e</i> 5,096,488	2,513,543	2,352,555	160,988
•		618 ¢ 27.880	1,110,245 e2,931,860	5,383 ¢ 36,012	9,446,288 ¢3,787,230	~,3^3,3 4 3	#133#1335	100,900
180,042	562,479	810	1,090,858	5,619	9,906,763	2,511,605	2,350,949	160,656
214,345	597.972	¢ 53.740	e5.483,431	e 30,702	<i>e</i> 3.139,018	2,571,098	2,403,278	167,820
		899	1,438,539 \$1,275,918	6,039	10,978,584	a,5/1,096	2,403,270	107,020
122,230	54 1,06 0	1,159	2,273,001	6,365	# 951,000 11,922,714	2,662,121	2,439,562	222,559
128,152	538,373	I,544	3.022,425	6,762	12,904,660	2,748,668	2,517,263	231.405
			1	<u> </u>	1			

[‡] Reserve at 4 per cent; new business since 1900 at 31/2 per cent.

JOHN HANCOCK MU

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy-holders.
	s	\$	\$	\$	\$	\$	8	s
1877	353,619	161,499	515,118	149,524	100,962	77.751	51,034	379,271
1876	403,488	177,118	580,606	132,367	87,987	135,306	34-347	390,007
1875	584,126	161,029	745,155	210,446	10,707	281,687	427	503,267
1874	666,798	171,913	838,711	199,546	6,802	327,073	28,010	561,431
1873	662,516	148,373	810,889	247,258	2,529	72,795	101,432	424,014
1872	726,127	122,274	848,401	205,565	3.257	75,698	108,979	393.499
1871	738,140	112,332	850,472	183,931	2,982	70,280	107,449	364,642
1870	745,487	84,734	830,221	127,100	3.610	53,168	111,358	295,236
1869	694,839	78,361	773,200	140,400	3,809	55,488	108,181	307,878
1868	561,546	83,012	644,558	92,427	2,476	19,815	68,857	183,575
1867	461,392	53-354	514,746	60,212	I,786	22,984	9,158	94,140
1866	223,835	35,878	259,713	39,500	1,690	28,721	82	69,992
1865	143,161	23,486	166,647	8,000	1,566			9,566
1864	101,613	24,236	125,849	1,000	600	859		2,459
1863	12,597	9,356	21,953					

Organized 1895. Capital Stock, \$125,000.

KANSAS CITY LIFE INSURANCE

		H. S.	Halbert, Pres	s. ; J. J. S	wofford, Vi	ce-Pres. ;	•••••	Sec;
1903	112,134	13,576	125,710	8,695		9,484		18,179

Incorporated 1901.

LIBERAL LIFE INSURANCE

John H. Terhune, Pres.; Robert P. Grimes. Vice-Pres.; C. K.

1903 1902	44.689 44.210	1,018 8,102	45.707 52,312	1,000 11,000	•••••	138	2,535	3,673 11,000
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Capital Stock, \$200,000.

LIFE ASSOCIATION OF

Henry P. Townsley, Pres.;

1903	51,663	158,401	210,034	3,000	•••••			3,000
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Capital Stock, \$150,000.

LIFE INSURANCE COMPANY OF

John G. Walker, Pres.; T. W. Pemberton, Vice-President; James W. Pegram, 2d Vice-Pres.; John S. Davenport, Actuary; A. S. Hurt,

	i i			ł	į.	1	•	
1903	1,509,463	60,066	1,569,529	434,204	17,198	23,906	11,555	48 6, 8 63
1902	1,338,518	49.730	1,388,248	392,997	3,320	60,699	7.511	464.527
1901	1,151,213	44,106	1,195,319	373,420	15,838	77,841	19,766	486,865
1900	1,087,272	51,795	1,139,067	370,429	8,977	74,711	19,824	473,94 ^I
1899	937,901	47,325	985,226	308,259	10,756	63,911	20,119	403,045
						<u> </u>		

TUAL LIFE-Continued.

Expenses, Etc.	Total Disburse-	New B	USINESS.		TANDING RANCE,	Assets.	Liabilities.	Surplus.
2	ments.	No.	Amount,	No.	Amount,		1	4 //
\$	\$	1	\$. \$	\$	8	\$
133,107	512,378	1,239	2,607,947	7,390	14,295,279	2,806,462	2,561,773	244,384
110,987	500,994	958 844	1,826,810	7,338	13,914,179	2,794,844	2,555,199	239.649
112,829	616,096	844	1,241,628	7.655	14,374,280	2,730,891	2,576,453	154, ∞
132,169	693,600	726	1,282,441	6,891	14,549,614	2,642,828	2,623,606	19,0
171,305	595,319	1,129	2,349,144	7,761	17,032,262	2,545,357	2,501,550	43,58
207,066	600,565	1,879	4,029,047	8,413	19,205,764	2,449,907	2,277,924	171,98
196,811	561,453	1,689	3,525,165	8,492	19,486,252	2,162,715	1,958,105	204,610
182,380	477,616	2,306	5.097,824	8.525	10.943,245	1,920,768	1,689,674	231,094
167,699	475,577	2,204	5,086,711	6,856	16,501,254	I 587,380	1,340.377	247,00
128,130	311,705	1,658	4.209,911	5,189	12,802,912	1,214,762	963,098	251,66
100,451	194,591	1,875	4,395.508	4,202	10,138,158	884,708	627,454	257,254
57,340	127,332	1,233	2,973,500	2,404	5,836,950	496,105	299.320	196,789
24.573	34,139	770	1,818,000	1,388	9,378,300	318,650	184,886	133,764
23,499	25,958	640	1,454,491	733	1,638,266	207,515	70,464	137,051
6,695	6,695	178	344,100	174	332,100	115,258	8,966	106,292

e Industrial business.

COMPANY, KANSAS CITY, MO.

Reincorporated 1903. Commenced Business 1895.

W. A. Rule, Treas.; D. E. Mathes, Cashier; G. O. Coffin, M. D., Med. Dir.

					,			
80 007	98,510	1.108		1,810		212,500	05.570	
80,331	96,510	1,100	1,220,550	1,019	2,155,100	212,500	9 7. 7 59	114,741
•		•						

COMPANY, ANDERSON, IND.

Commenced Business 1901.*

McCullough, Sec.; George Shreeve, Treas.; M. V. Hunt, Med. Dir.

28,528	32,201	338	796,000	637	1,769,000	80,423	37,012	43,411
26,927	37.927	349	853,500	517	1,636,000	30,355	18,673	11,682

^{*} Reincorporated in 1902.

AMERICA, NEW YORK, N. Y.

Incorporated Aug. 7, 1903. Commenced Business Aug 7, 1903.

C. W. Townsley, Sec.

25,422	28,422	1,364	4,995,500	1,292	4,698,000	377.735	*76,813	300,917
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^{*} Reserve at 31/2 per cent.

VIRGINIA, RICHMOND, VA.

Incorporated March 21, 1871. Commenced Business April, 1871

W. L. T. Rogerson, Sec.; Reginald Gilham, Treas.; H. Cabell Tabb, Medical Director; Auditor; John A. Coke and John Pickrell, Counsel.

847,482 722,367 619,479 625,058	1,186,894	3,451 b124,357 2,853 b107,083 1,468 b93,277	\$ 9,102,616	7,454 b302,839 5,828 b266,685 3,881 b237,283	b 34,503,483 5,213,948 b 30,303,816 4,112,516 b 26,906,073 2,939,377 b23,239,841	1,271,381	1,235,541 1,019,627 824,804	329,873 251,754 235,527 234,731
625,058	1,098,999	684	454,235	2,958	2,330,158	1,013,030	777,299	234,731
533,317	936,362	8121,330 758	88,968,321 497,003	2,885	<i>b</i> 20,246,656 2,309,815	990,669	759,221	231,439

^{*} Reserve at 4 per cent; new business since 1900 at 3 per cent.

δ Industrial policies.

LIFE INSURANCE COMPANY

Year.	Premiums.	Interest and Other Income.	Total Income,	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies,	Dividends to Policy- holders.	Total to Policy- holders.
	\$	\$	\$	\$	\$	\$	\$	\$
1898	852,028	49,278	901,306	252,025	21,011	102,322	18,658	394,016
1897	752,215	33,620	785.835	214,273	3,4 ¹ 5	196,942	47.358	461,988
1896	712,932	58,840	771,772	222,987		65,640	28,575	317,202
1895	591,381	33.755	625,136	162,663	5,000	67.333	26,953	261,949
1894	551.794	48,569	600,363	160,003	1,000	85,605	23.990	270,598
1893	546,151	40,938	587,089	154,529	2,500	60,122	17,242	234-393
1892	475.520	32.332	507,852	120,496		27.054	12,467	160,017
1891	395,191	21,216	416,407	102,742		9,849	5.552	118,143
1890	234,547	71,180	305,727	88,795	2,800	6,403	2,867	100,865
1889	151,571	84.446	236,017	61,697	1,000	3,014	2,262	67,973
1888	127,049	103,948	230,997	39,291		21,918	1,759	62,968
1887	99,556	105,408	204,964	60,580	200	24,169	1,972	86,930
1886	131,243	45,006	176,249	53,618		21,655	2,778	78,051
1885	69,360	35,483	104.843	39,641	• • • • •	18,698	3,144	61,483
1884	70,362	39,906	110,268	32,865	• • • • • • • • • • • • • • • • • • • •	8,354	5,944	47,163
1883	71,947	53,229	125,176	36,189	1,000	22,364	3,647	63,200
1882	70,095	149,303	219,398	41.457	1,089	18,506	4,436	65,488
1881	48,702	28,646	77,348	18,263	13,089	9,780	4,083	45,215
1880	53,724	26,577	80,301	13,021		14,291	4,444	31.756
1879	52,904	20,626	73.530	38,108		8,544	4,796	48,448

Capital Stock, \$100,000.

MANHATTAN LIFE INSUR

H. B. Stokes, Pres.; J. L. Halsey, Vice-Pres.; W. B. Lane, 2d Vice-Pres. and Supt. Z. T. Emery, M. D., Medical Director; Thomas

	1	1						
1903	2,459,224	862,283	3,321,507	1,198,141	249,829	263,944	76,983	1,788,897
1902	2,254,266	872,253	3,126,519	1,157,996	296,779	236,538	51,384	1,742,697
1901	2,082,143	861,683	2,943,826	1,169,527	142,217	261,415	56,253	1,629,412
1900	1,961,691	832,910	2,794,601	1,116,551	137,114	255,107	52,163	1.560,935
1899	1,952,975	754,463	2,707,438	1,117,644	133,669	334.780	65,029	1,651,122
1898	1,846,720	708,250	2 554,970	1,087,382	151,108	292,470	46,377	1,577,337
1897	1.880,692	764,871	2,645,563	999,169	233,762	291,541	33,446	1.557,918
1806	1,972,161	740,250	2.712,411	1,170,353	115,426	401,000	75,991	1,762,779
1805	2,083,792	631,842	2,775,634	1,160,205	110,805	251,265	101,900	1,624,175
1894	2,056,336	666,867	2,723,203	1,351,175	83,178	289,339	107,924	1,831,616
1893	2,113,910	662,743	2,776,653	1,146,976	114,231	360,708	115,115	1,737,030
1892	2,101,276	630,487	2,731,763	1,198,518	62,100	290,237	118,086	1,668.941
1891	2,080,262	607,179	2,687,441	1,036,687	41,488	397,680	114,615	1,590,470
18 9 0	1,989,628	717,602	2,707,230	877,365	69,664	287,589	123,730	1,358,348
188g	1,762,958	487,100	2,250,058	965,365	69,291	231,507	175,425	1,441,588
1888	1,454,830	519,134	1,973,964	917,989	62,742	207,527	218,188	1,406,446
1887	1,264,396	573.7 ⁸ 9	1,838,185	780,720	93,065	184,538	224,191	1,282,514
1886	1,141.836	530,214	1,672,050	715,235	85,861	164,583	221,888	1,187,567
1885	1,038,633	551,351	1,589,984	711,178	79,649	155,551	231,350	1,1 <i>7</i> 7,728
1884	1,035,624	549,401	1,585,025	606,047	54.239	182,909	234,520	1,077.715
1883	1,008,421	627,628	1,636,049	687,171	135,841	137,866	196,123	1,157,001
	' '			J		J		

OF VIRGINIA-Continued.

Expenses, Etc.	Total Disburse-	New	Business.	Outs	STANDING URANCE,	Assets.	Liabilities.	Surplus.
2	ments.	No.	Amount,	No.	Amount,	•	4,	4,
\$	\$		\$		\$	\$	A \$	<i>A</i> \$
473,866	867,882	<i>0</i> 131,211 739	487,957	<i>3</i> 194,951	<i>b</i> 18,373,119 2,322,805	985,923	d 816,232	d 169,691
404,745	866,733	0108,493 489	9,212,261 397,711	0165,660 2,788	\$ 15,264,250 2,337,565	952,430	* 787,598	* 164,832
392,378	709,580	<i>b</i> 124,063	0 10,613,052 348,366	6149,672 2,673	<i>b</i> 13,778,199 2,432,466	1,041,505	881,407	160,098
317.525	579-474	6 95,413 430	\$ 9,256,579 311,185	ð116,814 2,742	b 11,053,039 2,636,417	979,576	822,844	156,732
315,037	585,635	<i>8</i> 84,925	<i>b</i> 8,140,705 682,482	<i>b</i> 99,618 2,889	0 9,647,707 2,983,237	920,767	760,233	160.534
282.310	516,703	\$ 75.978 687	0 6,998,569 561,121	<i>b</i> 75,130 2,933	6 6,643,061 3,176,434	880,811	717,102	163,709
223,845	383,862	880	\$6,272,217 782,206	\$ 69,527 3,186	06,230,224 3,602,103	819,030	662,067	156,963
186,261	304,404	5 57,250 1,434	\$ 4,940,820 1,183,322	\$ 51,491 3,013	8 4,520,424 3,777,505	678,744	542,474	136,270
135,356	236,221	b 37,015	<i>b</i> 3,000,115 504,678	b32.927 1,570	b 3,589,720 2,669,125	516,017	380,574	I35,443
114,710	182,683	<i>ð</i> 26,986 388	<i>b</i> 3,314,876 465,736	0 21,271 1,687	3 2,536,280 3,088,346	474,225	352,868	121,357
130,971	193,939	\$ 27,013 400	<i>b</i> 2,619,276 500,000	b 15,193	b 1,076,377 2,988,346	475,468	348,091	127,377
110,944	197,874	¢ 13,561	¢ 3,119.276	c 14,658	¢ 3.937.297	438,408	306,468	131,940
49.724	127.775	831	1,647,541	2,695	3,324,538	439,450	314,108	125,342
17.796	79.279	402	251,390	2,350	2,235,684	• 514,306	299.858	214,448
18,942	66,105	575	311,704	2,454	2,349,442	516,425	281,715	234,710
19.945	83,045	1,175	387,221	2,530	2,315,161	501,278	267,017	234,261
17,338	82,826	713	783,566	2.535	2,432,676	516,389	286,787	229,602
21.752	66,967	740	875.320	1,693	1,624,393	416,132	181,432	234,700
19.800	51,556	810	225,765	1,344	1,670,705	423.502	173,441	250,061
19,610	68,058	98	140,000	905	1,750,000	442,104	160,057	282,047

^{*} Reserve on ordinary business prior to 1886, 4½ per cent. b Industrial policies. c Includes industrial policies.
d'Reserve at 4 per cent. A Reserve calculated at 4½ per cent.

ANCE COMPANY, NEW YORK, N. Y.

Incorporated July 16, 1850. Commenced Business August 1, 1850.

Agencies; John H. Giffin, Sec.; Frederick Mackel, Asst. Sec.; M. W. Torrey, Actuary; C. Craig, M. D., Resident Physician.

	0 800 500	£ .c-	-<		60-	60- 6	0	0
1,034,630	2,823,527	6,461	16,913,364	32,699	72,641,987	17,682,605	15,927,795	1,754,810
945,700	2,688,397	5,055	13,721,096	30,297	67,519,305	17,264,747	15,516,856	1,747,891
876,840	2,506,252	4,388	12,134,980	28,759	64,206,959	16,791,346	15,136,924	1,654,422
744,160	2,305,095	4,030	11,157,991	27,603	60,261,151	16,169,823	14,660,781	1,509,042
718,1 7 6	2,369,298	4,615	10,137,541	26,434	57.989,519	15,588,778	14,177,221	1,411,557
670,415	2,247.752	3.733	9,649,571	25,468	57,166,444	15,322,561	13.985,817	1,336,744
640,426	2,198,344	3,813	8,282,693	25,112	56,156,466	14,916,582	13,691,394	1,225,188
694,023	2,456,802	4,003	9.379,017	24,954	57,660,441	14,375,641	13,440,940	934,701
772,991	2,397,166	5.553	13,884,176	25,816	61,612,174	14,199,621	13,432,695	766,926
746,803	2,578,419	6,070	13,776,090	25,142	61,618,675	13,701,318	12,943,698	757,620
770,410	2,507,440	7,700	17,840,208	24,855	64,294,470	13,462,362	12,699,999	762,363
673.525	2,342,466	5,061	14,184,560	22,595	61,271,530	13,286,908	12,283.585	1,003,323
665,221	2,255,691	6,419	15,844,812	21,718	59,077,628	12,870,200	11,799,820	1,070,389
668,987	2,027,335	4,407	12,962,401	19,466	54,500,754	12,281,660	11,245.029	1,036,631
680,131	2 121,719	5.662	17,388,211	18,184	51,137.066	11,729,400	10,686,175	1,043,225
526,225	1,932,671	3,687	11,079,486	15,567	43,504,413	11,543,049	10,236,344	1,3 6.705
453,136	1,735,650	2,538	7,691,774	14,027	39,018,611	11,433,196	9,831,165	1,602,031
362,601	1,550,168	2,081	5,921,229	13,138	36,251,889	11,310,058	9,665,859	1,644,199
312 364	1,490,092	1,820	4,490,590	12,481	34,467,139	11,155,827	9,460,580	1,695,247
338 266	1,415,981	1,551	4,440,814	12,053	33.997.130	11,046,053	9.335.594	1,710,459
318,177	1,475,178	1,276	3,551,987	11,666	33,023,205	10,871,184	9,083,106	1,788,078

o Reserve at 4 per cent; new business since 1900 at 3 and 31/2 per cent.

MANHATTAN

Year.	Premiums.	Interest and Other Income.	Total Income,	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	s	s	S	2	\$	\$	s	\$
1882	1,013,921	620,811	1,634,732	533-453	135.653	170,403	184,363	1,023,872
1881	1,002,796	579,446	1,582,242	573,465	173,194	153,589	193,456	1,093,704
1880	1,032,722	591,195	1,623,917	730,222	144,641	180,756	203,347	1,260,966
	2,032,7-2	39-1-93	-1319-7	/3-,	-44,-4-	2001/30	3,54,	2,200,900
1879	993,672	554,596	1,548,268	683,037	134,644	185,364	250,557	1,253,602
1878	1,069,308	576,638	1,645,946	605,329	95,604	250.024	272,265	1,232,222
1877	1,169,390	611.515	1,780,005	615.539	63,479	338,699	290,438	1,308,155
1876	1,285,331	557,864	1,843,195	687,122	87,290	232,639	201,002	1,298,113
1875	1,426,103	596.812	2,022,915	726,074	64.377	189,578	310,355	1,200,384
		0,7,7				3.07	3	-, , , ,
1874	1,531,264	584,438	2,115,702	558,172	36,062	145,438	316, <i>7</i> 53	1,056,425
1873	1,596,318	531.753	2,128,071	675,017	4,170	161,443	332,629	1,173,250
1872	1,635,674	516,180	2,151,854	569,266	3,745	143,835	364,141	1,080,987
1871	1,697,097	415.734	2,112,831	468,218	3,745 8,388	163,225	387,485	1,027,316
1870	1,666,183	392,379	2,058,562	526,807	3,207	210,499	344,055	1,084,568
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1869	1,786,721	366,738	2,153,459	447.781		174,125	245,356	867,262
1868	1,793,110	308,227	2,101,337	481,835		139,410	211,769	833,014
1867	1,103,195	242,269	1,345,464	397,082		121,667	177,820	696,569
1866	991,118	100,017	1,181,135	313,802		65,459	101,035	480,206
1865	1,024,117	136,801	1,160,918	203,935	1,210	46,953	8,078	260,176
	" " "			0.550				
1864	760,329	113,895	874,224	193,521	891	40,860	63,322	298,594
1863	579.325	93,196	672,521	152,743	911	53,726	183,818	391,198
1862	409,958	88,567	498,525	144,616	766	63,160	9,628	218,170
1861	387,533	63,172	450,705	130,277	1,130	<i>7</i> 8,051	53.417	260,875
1860	330,994	52,406	383,400	99,421	918	17,674	119,620	237,633
		l		_				
1859	238,708	47-394	286,102	87.131	••••	46,762	647	134,540
1858	208,883	41,707	250,590	88,677	••••	23,934	43,722	156,333
1857	196,024	35,299	232,323	57,863	•	10,859	•••••	68,722
1856	133,652	29,920	163,572	40,351		7,768	•••••	48,119
1855	127,108	23,340	150,448	72,618	• • • • •	9,050		81,66 8
-0-		l			-	0		
1854	140,273	22,043	162,316	40,394		812	13,318	54.524
1853	81,486	5,012	86,498	48,700		••••	•••••	48,700
1852	86,308	9,055	95,363	13,900	••••	••••		13,900
1851	48,465	7,097	55,562	8,000	• • • • • • • • • • • • • • • • • • • •	••••		8,000
1850	9,811	1,201	11,012				•••••	•••••
	}	,	<u> </u>	L	1	·	I	

Capital Stock, \$100,000.

MARYLAND LIFE INSURANCE Wm. H. Blackford, Pres.; Douglas H. Rose, Actuary; John W. Hanson, Sec.; George R. Kolb,

						<i>P</i>	inarew 11.	wnunage,
1903	269,450	103,330	372,780 376,611	135.995	33.757	17,211	11,967	198,930 166,646
1902	276,125	100,486	3/0,011	120,765	15,433	18,428	12,020	
1901	251,409	97,979	349,388	154,073	19,550	13,094	14,718	201,435
1900	232,212	94,976	327,188	128,335	12,135	17,257	13,561	171,288
1800	219,455	92,816	312,271	149,598	8,800	10,185	13,362	181,945
1899 1898	208,431	92,008	300,439	109,222	16,860	14,362	14,072	154,516
1897	199,421	83.831	283,252	83.053	12,420	13,619	14,821	123,913
1896	189,301	95,052	284,353	119,252	9,799	20,309	14,889	164,249
1895	201,236	78,40I	279,637	125,583	6,130	11,220	15,471	158,413
1894	190,401	75.732	266,133	100,144	12,261	13,636	15.333	141,374
1893	189,175	78,216	267,391	86,521	350	12,174	16,155	115,200
1892	190,986	76,029	267,015	101,220	16,691	9,750	17,367	145,037
1891	178,915	97,668	276,583	106,281	76	5.777	17,333	129,467
1890	148,850	91,350	240,200	76,866	965	13,904	17,865	109,600
188o	138,266	69,384	207,650	62,623	5,102	5,209	17,758	90,692
1888	131,189	97.257	228,446	66,893	2,602	7,234	16,318	93,047
1887	115,540	60,325	175,865	73,117	4,966	9.730	15.764	103.577
1886	103,876	70,419	174,295	41,704	13,548	5.824	12,456	

LIFE .- Continued.

Expenses,	Total Disburse-	New 1	Business.		TANDING FRANCE.	Assets.	Liabilities,	Surplus,
Etc.	ments.	No.	Amount.	No.	Amount.	ALINEUS.	4%.	4%.
\$	s		\$		\$	\$	s	\$
323,177	1,347,049	1,207	3,521,947	11,490	32,690,470	10,662,477	8,977,138	1,685,33
287,412	1,381,116	1,045	2,742,638	11,304	32,254,439	10,348,230	8,800,08x	1,548,15
292,229	1,553,195	1,104	2,802,873	11,351	32,608,125	10,151,289	8,705,115	1,446,17
387,671	1,641,273	1,049	2,902,706	11,416	33,332,618	10,049,157	8,746,356	1,302,80
297,118	1,529,341	1,122	2,507,067	11,620	34,263,345	10,011,702	8,740,998	1,270,79
355,087	1,663,242	1,261	3,009,120	12,031	36,318,549	9,855,645	8,643,207	1,212,4
308,564	1.606.678	1,452	3,904,967	12.608	38,942,758	10,045,613	8,742,460	1,303,1
330,607	1,620,991	1,392	4,020,992	12,763	40,083,863	9.977.473	8,617,136	1,360,3
345,509	1,401,934	1,778	5,290,360	13,060	41,541,665	9,561,403	8,187,450	1,373,95
366,678	1,539,937	1,746	5,374,713	13,085	42,000,529	8,847,448	7,621,037	1,226,4
349,788	1,430 775	1,701	4,991,710	13,124	42,343,613	8,270,870	7,027,879	1,242,9
329,094	1,356,410	1,844	4,906,453	13,038	42,140,907	7,548,874	6,495,175	1,053,6
337.736	1,422,304	2,002	5,336,920	13,336	43,470,076	6,924,116	5,830,522	1,093,5
378,773	1,246,035	2,550	7,860,818	13,723	45,647,671	6,204,520	5,189,766	1,104,7
366,632	1,199,646	3,601	12,090,882	13,625	45,886,200	5,338,341	4,350,310	988,0
295,145	991,714	3,521	11,778,601	12,349	41,753,469	4,392,570	3,619,843	772,7
257,113	737,409	3.717	13,450,715	10,642	36,359,265	3,465,626	2,589,888	875,7
223,932	484,108	2,555	8,699,600	8,248	27,251,557	2,619,191	a 1,959,670	a 659,5
166,387	464,981	2,140	6,971,605	6,703	21,908,460	1,937,124	a 1,484,456	a 452,6
119,623	510,821	1,664	5,770,050	5,206	17,043,381	1,500,787	a 1,168,298	a 332,4
90,228	308,398	1,148	3,798,000	4,118	13,305,587	1,303,340	a 901,749	4 401,5
87,369	348,244	718	2,597,050	3,805	12,528,081	1,129,160	a 869,268	a 259,8
82,527	320,160	949	3,047,900	3,816	12,500,210	1,052,287	a 824,096	a 228,1
52,103	202,643	1,025	3,149,925	3,38τ	10,771,382	871,008	¢ 57,521	c 813,4
59.014	215,347	844	2,555,069	2,831	8,875,345	708,683	c 29,168	6 679,5
57.355	126,077	750 682	2,345,000	2,478	7,862,928	606,509	<i>c</i> 96,890	c 509.6
44,131	92,250		1,942,800	2,125	6,386,051	498,535	¢ 11,321	c 487,2
33,036	114,704	45I	1,358,447	1,765	5,156,740	380,567	c 30,562	c 350,0
33,005	94,529	577 626	1.748,250	1,784	4,809,900	322,733	c 28,631	c 294,I
29,426	75,126		1,392,500	1,592	3,700,770	230,313		
22,081	35,981	964	1,863,235	1,452	3,084,235	198,803	<i>c</i> 1,866	
14,516	22,516	953	1,900,345	827	1,750,420	140,774		•••••
	l			*174	*357,250	113,333		

^{*} January 2, 1851.

COMPANY, BALTIMORE, MD.

Incorporated March 10, 1864. Commenced Business July 12, 1865. Auditor; Wm. S. Blackford, Manager of Agencies; Clayton C. Hall, Consulting Actuary; M. D., Med. Dir.

					_ [C	
284,739	477		4,268	8,276,294	2,343,890	1,933,124	410,766
256,952	559	1,048,765	4,181		2,284,535	1,951,991	332,544
291,998	613	1,104,230	4,030	7,821,044	2,170,860	1,850,412	320,448
257,888	598	1.071.353	3,800	7,528,030	2,004,028	1,770,868	323,160
267.860	622				2.014.438		307,115
245,288	597			6,907,666			301,504
205,360	613	1.056.153		6.787.651			280,027
251,985	588	962,741	3,142	6,473,232	1,761,831	1,510,925	270,906
240,204	515	864.855	2,036	6,280,035	1.757.824	1,505,064	251,860
			2.855	6.237.881	1,712,320		200,073
184,260		1,046,523		6,366,307	1,663,350		259,221
918,086	6II	1,428,241		6,300,460	1,600,442		260,230
205,216	559	1,387,244	2,520	5,998,321	1,550,027	1,295,409	254,618
169,474	376	898,925	2,201	5,376,367	1,500,111	1,219,408	280,703
		708,750		5,008,463			273,795
		807,045					252,446
		632,605					253,008
116,235				4,107,708			268,203
	257,888 267,869 245,288 205,369 251,985 240,204 214,277 184,260 918,086	256,952 559 291,998 613 257,888 598 267,869 622 245,288 597 205,369 613 251,985 588 240,204 515 214,277 483 184,260 451 218,086 611 205,216 559 169,474 376 139,393 321 142,648 339 150,347 292	256,952 559 1,048,765 1,104,230 297,868 598 1,071,353 267,869 622 1,054,931 245,288 597 1,033,256 205,369 613 1,056,153 251,985 588 902,741 240,204 515 864,855 214,277 483 902,510 184,260 451 1,048,241 205,216 559 1,387,244 169,474 376 808,925 139,393 321 708,759 142,648 339 807,045 150,347 292 632,695	256,952 559 1,048,765 4,181 291,998 613 1,104,230 4,030 257,888 598 1,071,353 3,890 267,869 622 1,054,931 3,704 245,288 597 1,033,256 3,491 205,369 613 1,056,153 3,325 251,985 588 962,741 3,142 240,204 515 864,855 2,936 214,277 483 902,510 2,855 184,260 451 1,428,241 2,682 205,216 559 1,387,244 2,520 169,474 376 898,925 2,291 139,393 321 708,759 2,134 142,048 339 807,045 2,063 150,347 292 632,695 1,804	256,952	256,952 559 1,048,765 4,181 8,146,813 2,284,525 291,998 613 1,104,230 4,030 7,821,044 2,170,860 257,888 598 1,071,353 3,890 7,528,039 2,094,028 265,868 622 1,054,931 3,704 7,225,175 2,014,438 245,288 597 1,033,256 3,491 6,907,666 1,955,900 205,369 613 1,056,153 3,325 6,787,651 1,862,842 251,985 588 962,741 3,142 6,473,232 1,781,831 240,204 515 864,855 2,936 6,280,035 1,757,824 214,277 483 902,510 2,855 6,237,881 1,712,329 184,260 451 1,046,523 2,747 6,366,397 1,663,350 218,086 611 1,428,241 2,682 6,304,460 1,600,442 205,216 559 1,387,244 2,520 5,998,321 1,550,027 169,474 376 898,925 2,291 5,376,367 1,500,111 1,93,393 321 708,759 2,134 5,008,463 1,447,219 142,648 339 807,045 2,053 4,794,313 1,371,097 150,347 292 632,695 1,884 4,360,328 1,315,795	284,739 477 900,684 4,268 8,276,294 2,343,890 1,933,124 256,952 559 1,048,765 4,181 8,146,813 2,284,535 1,951,991 291,998 613 1,071,353 3,800 7,821,044 2,170,860 1,707,868 267,869 622 1,054,931 3,704 7,225,175 2,014,438 1,707,323 2,45,288 597 1,033,256 3,491 6,907,666 1,955,900 1,654,396 205,369 613 1,056,153 3,325 6,787,651 1,862,842 1,582,815 251,985 588 962,741 3,142 6,473,632 1,751,831 1,510,925 240,204 515 864,855 2,936 6,237,881 1,712,329 1,452,356 184,260 451 1,426,523 2,747 6,366,397 1,663,350 1,404,129 218,086 611 1,428,241 2,568 6,307,460 1,500,442 1,340,212 205,216 559 1,387,244 2,520 5,998,321 1,550,027 1,295,409 169,474 376 898,925 2,291 5,376,367 1,500,111 1,219,408 139,393 321 708,759 2,134 5,008,463 1,447,219 1,173,424 142,648 339 807,045 2,063 4,794,313 1,371,097 1,118,651 1,503,447 292 632,695 1,894 4,360,328 1,371,575 1,062,787

c Reserve at 4 per cent; on new business since 1897 at 31/2 per cent.

a Reserve calculated at 41/2 per cent. c Reserve not calculated.

MARYLAND

Year.	Premiums.	Interest and Other Income.	Total Income,	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	s	s	s	s	s	S	s	\$
1885	102,160	60,711	162,871	76,786	5,235	8,537	12,263	102,821
1884	107,710	55,586	163,296	52,567	13,064	8,947	12,327	86,909
1884 1883	103,823	62,410	166,233	63.092	8,600	8.052	12,385	90,130
1882	99.933	53,155	153,088	99,748	7,205	6,846	16,091	129,890
1881	97.709	51,419	149,128	49.754	3,815	8,227	17,170	78,966
1880	93,368	51,193	144,561	46,707	6,320	4,231	16,354	73,612
1879	92,173	47,990	140,163	29,243	327	6,500	18,595	54.669
1078	93,466	58,575	152,041	66,138	397	12,029	21,091	99,585
1877	102,346	58,379	160, <i>7</i> 25	30,503	327	14,683	21,966	67,479
1876	119,427	49,623	169,050	34,778	327	7.715	21,191	64,011
1875	137,045	47.774	184,819	54,484	327	7.397	22,086	84,294
1874	145,237	43,933	189,170	26,237	327	8,752	20,747	56,069
1873	164,469	39,619	204.088	67,880	164	6,227	21,517	95.788
1872	168,894	31,892	200,786	43,941		7.695	30,771	82,407
1871	161,804	30,557	192,361	28,107		9,661	31,043	68,811
1870*	224,239	29,685	253,924	47,169		20,105	30,943	116,737
1869†	161,968	18,919	180,887	51,000	i	6,498	16,654	74,152
1868†	125,317	14,938	140,255	• • • • •		3,608	7,764	11,372
1867	88,484	11,491	99-975	5,833		1,110	468	7,411
1866	37,630	668	38,298	667		60	••••	727

^{* 17} months from August 1, 1869, to December 31, 1870. † Year ending August 1.

Incorporated May 1, 1851.

MASSACHUSETTS MUTUAL LIFE INSUR John A. Hall, Pres.; Julius H. Appleton, Vice-Pres.; Henry M. Phillips, Sec.; H. W.

					,	.,, .		
	6	- 6	-60.006		-6	.0	999	
1903	6,015,011	1,619,205	7,634,216	1,726,024	261,910	487,902	881,403	3,357,239
1902	5,610,735	1,293,351	6,904,086	1,564,242	275,365	318,846	785.138	2,943,561
1901	5,137,292	1,194,496	6,331,788	1,719,407	289,932	412,620	741,739	3,163,698
1900	4.730,208	1,096,202	5,826,410	1,288,324	225,286	371,104	679,917	2,564,631
1899	4,328,648	1,001,663	5,330,311	1,458,637	188,139	360,561	619,467	2,626,804
1898	4,043,067	960,718	5,003,785	1,286,458	229,496	507,270	566,171	2,589,395
1897	3,768,056	911,522	4,679.578	990,348	148,271	457,602	518,890	2,115,111
1896	3,572,083	891,491	4,463.574	1,011,471	104,515	388,746	482,550	1,987,282
1895	3,325,012	749,432	4,074,444	960,341	121,938	365,316	442,741	1,890,336
1894	3,109,360	715,799	3,825,159	972,576	142,696	427,020	413,741	1,956,033
1893	2,911,105	642,981	3,554,086	838,305	141,204	300,324	371,940	1,651,863
1892	2,723,573	683,230	3,406,803	823,927	107,517	228,246	335,358	1,495,048
1092	-17-31373	003,230	3,400,003	023,927	20/,32/	220,240	333,339	-14931040
1891	2,356,916	558,598	2,915,514	720,232	124,643	245,211	274,302	1,364,388
18go	2,170,032	539,136	2,709,168	659,105	101,603	218,010	243,567	1,222,384
1889	1,867,547	544,621	2,412,168	585,402	102,580	178,241	225,777	1,002,000
1888	1,639,370	463,205	2,102,575	511,818	143,659	196,748	209,564	1,061,780
1887	1,434,458	417,486	1,851,944	525,311	144,826	147,205	197,892	1,015,234
· i				0.00	•••	• • •		
1886	1,312,125	424,561	1,736,686	496,095	142,807	115,367	204,601	958,870
1885	1,201,520	412,272	1,613,792	387,408	111,612	100,724	221,929	821,673
1884	1,048,929	420,825	1,469,754	339,778	163,146	87,801	207,241	797,966
1883	941,187	428,255	1,369,442	419,342	114,190	82,857	199,257	815,647
1882	856,637	401,008	1,257,645	397,354	136,532	61,119	204,655	799,660
					0 100		1	
1881	831,044	413,860	1,244,904	401,170	145,796	83,645	196,973	827,584
1880	<i>7</i> 81,373	377,323	1,158,696	301,806	127,493	97,616	173.429	700,344
1879	774,609	333,728	1,108,337	410,423	143,500	125,685	161,860	841,468
1878	834,806	296,594	1,131,400	344,646	89,387	174,616	194,807	803,456
1877	958,094	321,519	1,279,613	348,118	101,695	238,784	220,890	909,487
-0					-0	6		0.06-6
1876	1,053,214	360,303	1,413,517	338,508	38,297	226,251	245,640	848,696
1875	1,137,069	375,714	1,512,783	405,870	11,000	129,511	229,887	776,268
1874	1,207.079	336,050	1,543,130	313,693	1,000	174,066	230,811	719,570
1873	1,188,583	272,015	1,460,598	280,510	7,000	178,505	198,811	664,826
1872	1,310,263	251,030	1,561,293	390,680	1,000	197,446	186,510	775,636

LIFE-Continued.

Expenses,	Total Disburse- ments.	New 1	Busness.		TANDING TRANCE.	Assets.	Liabilities,	Surplus,
Etc.		No.	Amount.	No.	Amount.		4%	4%. or
8	8		\$		s	\$	\$	\$
40,410	143,231	290	500,065	1,683	3,895,034	I,244,750	1,000,344	244,400
38,987	125,892	157	353,402	1,621	3,810,106	1,219,859	989,253	230,600
41,192	131,322	209	495.963	I,594	3,770,501	1,192,464	960,557	231,90
41,187	171,077	187	450,764	1,513	3,607,606	1,157,357	927,206	230,15
44,058	123,024	155	370,183	I,449	3,482,664	1,179,061	927,100	251,96
39,788	113,400	344	443,956	1,570	3,451,520	1,133,094	874,387	258,70
35,234	89,899	201	343,717	1,400	3,268,420	1,050,381	845,369	205,01
35,234 38,183	137,768	249	364,287	1,443	3,364,033	1,003,820	816,868	186,95
44,768	112,247	259 261	390,366	1,456	3,453,100	1,001,461	793,045	208,41
44,836	108,847	261	333,585	1,456	3,550,500	979,077	767,335	211,74
48,146	132,440	358 189	614,674	1,505	3,795,447	917,932	719,464	198,46
36,796	92,859	189	389,168	1,344	3,641,855	847,362	668,820	178,54
39,836	135,624	I46	376,286	1,274	3,837,768	739,788	589,541	150,24
45,853	128,260			1,338	4,128,955	682,050	547,533	134,51
35,033	103,844	••••		1,210	3,871,280	602,298	435,281	167,01
35,525	152,262					511,400	352,510	158,89
43,619	117,771	1				436,428		
33,114	44,486							••••
30,907	38,318	• • • • •		1				
13,398	14,125		•••••					

ANCE COMPANY, SPRINGFIELD, MASS. Commenced Business August 1, 1851.

Haskins, William H. Sargent and Wheeler H. Hall, Ass't Secs.; Oscar B. Ireland, Actuary.

		l .		1	1			1
I,474,957	4,832,196	11,814	24,677,440	73,202	169,668,456	33,590,999	30,955,221	2.635,778
1,239,621	4,183,212	11,619	25,340,638	67,508	158,703,802	30,960,145	28,364,843	2,595,302
1,190,027	4-353-725	9,289	21,247,029	61,674	146,106,721	28,291,564	25,892,364	2,399,200
1,119,564	3,684,195	10,175	22,878,308	57,324	136,238,923	26,245,622	23,921,799	2,323,823
1,053,311	3,680,115	9,198	19,962,250	51,730	123,980,438	23,819,937	21,837,062	1,982,875
1,022,253	3,511,648	9,386	20,769,190	47,768	115,678,483	22,035,448	20,080,403	1,955,045
968,994	3,084,105	9,089	20,437,861	44,060	109,045,660	20,342,647	18,593,407	1,749,240
861.847	2,849,129	8.800	20 424 282	40.006	102,867,061	18,546,960	17,209,893	1,337,067
866,845	2,757,181	8.687	20,434,382	40,926	97,071,661	17,005,201		
813,956	2,769,989	8,308	20,751,124	37,903	89,877,280	15,653 366	15.735,674 14.510,175	1,269,617
802,449	2,454,312	7,39I	19,742,615	34.394 31,366	83,760,969	14,480,481		1,143,191
800,569	2,295,617	7,438	20,462,188	28,767	78,467,497	13,433,668	13,456,763 12,321,618	1,023,718
uu,309	2,295,017	7,430	20,402,100	20,707	70,407,497	13,433,000	12,321,010	1,112,050
684,656	2,049,044	5,739	17,411,636	25,010	69,527,665	12,239,529	11,232,997	1,006,532
647,131	1,869,515	5,232	17,369,350	22,706	63,290,789	11,252,640	10,379 634	873,006
530,322	1,622,331	4,449	15,105,763	20,626	56,320,503	10,415,818	9,551,212	864,606
488,405	1,550,194	3,637	12,055,146	18,767	49,480,584	9,565,523	8,801,828	763,695
434-754	1,449,988	3,139	10,060,193	17,688	45,351,769	9,012,379	8,350,837	661,542
		•	00					ć0
398,875	1,357,745	2,631	8,092,587	16,537	41,246,538	8,521,553	7.903,768	617,785
517.035	1,338,708	2,587	8,014,308	15,621	37,965,158	8,090,888	7,475,955	614,933
339.943	1,137,909	2,218	6,362,083	14,735	34,665,107	7,535,244	7,045.023	490,221
309 681	1,125,328	2,278	5,929,950	14,313	32,860.164	7.577.299	6,766,627	810,672
275,664	1,075,324	1,512	4,092,608	13,484	30,510,247	7,310,817	6,516,930	793,887
280,622	1,108,206	1,493	4,114,705	13,396	30,141,192	7,134,124	6,330,831	803,293
251,246	951,590	1,473	3.929,904	13.175	29.275 690	6,991,753	6,186,321	805,432
240,820	1,082,288	1,012	2,575.888	13,065	.28,777,145	6,615,140	5.970,855	644,285
233,579	1,037,035	935	2,198,033	13,383	29 771,669	6,396.778	5.930,842	465,936
409.534	1,319,021	1,289	3,114,004	13,983	31,872,147	6,211.908	5,811,750	400,158
207.040	7 040 506	7 005	3,628,963	0	00 900 160	6 400 -00		668,237
201,040	1,049,736	1,305		14,458	33,803,463	6,408.783	5,740,546	
221,536 229,810		1,682	5,229,927	14,744	35.029,074	6,061,062	5.493,625	567,437 478,841
	949,380	1,709	4,931,165	14,491	33,764,744	5,514,902	5,036,061	
247,170	911,996	1,856	4.537.737	14,321	32,636,839	4,968,618	4.572,369	396,249
254,150	1,029.786	2,420	5,510,350	14,483	32,614,008	4,499,115	4,120,410	378.705

^{*} Reserve at 4 per cent; new business since 1900 at 31/2 per cent.

MASSACHUSETTS MU

Year.	Premiums.	Interest and Other Income.	Total Income,	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	s	\$	s	\$	s	s	8	s
1871	1,181,433	204,082	1,385,515	227,643	1	179,630	152,016	559,28
1870 1869 1868	1,141,367	175,840	1,317,207	297,300		148,863	181,148	627,31
1860	999,619	160,314	1,159,933	270,800		108,392	215,759	594-95
1868	864,869	112,917	977,786	129,900		82,348	39,637	251,88
1867	749.946	84,083	834,029	182,100	•••••	85,337	1,355	268,7 7
1866	731,090	111,057	842.147	169,554		51,274	256,635	477.46
1865	548,438	39,425	587,863	100,750		29,180	30,033	129,95
1864	371,898	40,020	411,918	115,650		14,338		129,98
1863 1862	235,636	23,976	259,612	52,800		16,389	600	69.79
1862	190,943	31,203	222,146	54,600		18,214	35,451	108,26
1861	160,127	12,460	181,587	59,400	İ	19,267	17,534	 96,20
1860	157,895	6,648	164,543	37.700		12,425	-71334	50,12
1859 ‡	3720		110,247	29,500		8,941		38.44
1858			70,073	10,000		6,279		16,27
1857			55,043	5,000				5,00
1856			41,916	6,500				6,50
1855			29,684	12,000		*****		12,00
1854			19,440	5,150		2,114	1	7,26
1853			14,121	5,000		1,425		6,42
1852	11,532		11,532	2,000		-74-3		2,00

‡ Year ended July 31 up to this year.

Incorporated Jan. 28, 1897. Reincorporated March 10, 1900.

MERIDIAN LIFE AND TRUST

F	artnur Jordan, P	res.; wm.	r. nerron, v	ice-Fres.;	cverett wag	ner, 20 vic	e-ries.; C	C. Fleice,
1903 1902	58,611 43,417	2,087 965	60,698 44,382	4,000 1,500	:::::	916 914	3,106	8,022 2,414

1903 1902 1901 1900 1899 1898	58,611 43,417 25,893 20,189 22,423 12,872	2,087 965 979 25,214 16,346 8,173	60,698 44,382 26,872 45,403 38,769 21,045	4,000 1,500 1,800 600 3,899 5,166	 916 914 747 613 1,014	3,106	8,022 2,414 2,547 1,224 4,913 5,166
		<u>-</u>		<u>'</u>	 		

Capital Stock, \$2,000,000.

METROPOLITAN LIFE INSUR

J. R. Hegeman, Pres.; Haley Fiske, Vice-Pres.; Geo. H. Gaston, 2d Vice-Pres.; George B. J. J. Thompson, Cashier and Ass't Sec.; John R. Hegeman, Jr., Ass't Sec.; T. R. Richardson, Med. Dir.; A. S. Knight, M. D., Med. Dir.; W. S. Manners, M. D., Ass't Med.

			-	1				
1903	45,656,961	4,230,843	49,887,804	12,907,617	166,722	501,137	603,255	14,17 8,73 ¹
1902	39,653,725	3,682,559	43,336,284	11,320,967	76,367	409,470	555,360	12,362,164
						1		
1901	34,705,186	3,311,978	38,017,164	10,704,747	33,445	413,507	557,210	11,708,909
19:0	31,210,356	2,592,901	33,803,257	• 9,785,624	18,515	434,132	626,924	10,865 ,195
1899	26,591,651	2,207,063	28,798,714	8,575,134	2,865	426,740	693,683	9,698,422
1898	23,372,770	1,765,188	25,137,958	7,691,943	2,302	236,471	487.314	8,418,030
1897	21,402,966	1,578,291	22,981,257	6,990,866	820	222,596	517,513	7.731.795
								_

TUAL LIFE-Continued.

Expenses, Ltc.	Total Disburse- ments.	sburse-			TANDING JRANCE.	Assets.	Liabilities,	Sarplus,
		No.	Amount.	No.	Amount.	3333	4%.	4%.
\$	s		s		\$	s	\$	\$
234.835	794,124	2,720	6,505,060	14.477	33,275,565	4,075,818	3,758,870	316,94
235,678	862,989	3,911	9.544,864	14,133	32,490,597	3,419,304	3.205,095	214,20
227,060	822,011	3,855	8,863,680	12,394	28,164,041	2,879,957	2,728,656	151,30
144,238	396,123	2,772	5,765,895	10,396	23,400,616	2,446,355	2,306,192	140,16
129,690	398,482	2,077	4,015,378	9,145	21,234,986	1,857,918	1,586,234	271,68
119,372	596,835	2,962	7,513,200	8,235	20,146,119	1,481,498	1,299,658	181,84
101,334	231,286	2,563	6,783,525	6,562	15,901,955	1.286,502	903,409	383,09
71,234	201,222	1,974	4,879,000	4,847	11,282,250	912,690	628,621	284,06
42,607	112,405	883	2,106,700	3,364	7,421,350	674.764	456,674	218,09
33.378	141,654	66a	1,436,150	3,364 2,847	6,176,980	512,947	343-352	169,59
31,443	127,644	649	1,386,750	2,697	5,736,630	438,964	329,207	109,75
32,289	82,414	959	2,013,100	2,617	5,628,980	381,743	227,054	154,68
26,050	64,491	946 567	2,065,050	1,856	3,823,580	271,298		••••
18,534	34,813	567	1,225,900	1,215	2,504,600	220,960	96,910	124,05
17.719	22,719	337	722,150	1,110	2,221,730	184,202	79,481	104,72
13,062	19,562	461	925,950	1,001	1,721,330	150,475	49,435	101,04
8,154	20,154	361 l	699,500	707	1,196,930	126,234		
3,869	11,133	202	297,650	502	720,780	116,705	• • • • • •	
4.330	10,755	223	312,350	422	547,895	108,397	•••••	
4.501	6,501	312	367, 3 95			105,031		• • • • •

COMPANY, INDIANAPOLIS, IND.

Commenced Business Dec. 15, 1898.

Jr., Sec.; Orlando B. Iles, Treas.; Wilmer Christian, Medical Director; Frank L. Littleton, Counsel.

32,387 40,409 52 28,601 31,105 51 12,067 14,614 26 19,489 20,713 31 19,100 24,013 11 9,943 15,109 27	306,400 3	7 1,552,665 141, 1 1,003,465 132,3 6 793,350 119,3	310 20,491 121,319 341 9,148 123,195 341 5,633 114,232
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[†] Exclusive of premium notes in guarantee fund.

ANCE COMPANY, NEW YORK, N. Y.

Incorporated June, 1866. Commenced Business January, 1867.

Woodward, 3d Vice-Pres.; Frank O. Ayres, 4th Vice-Prest.; James S. Roberts, Sec'y; Ass't Sec.; Jas. M. Craig, Actuary; Isaac J. Cahen, Mgr. Ord. Dept.; Thomas H. Willard, Dir.; E. M. Holden, M. D., Ass't Med. Dir.; Stewart L. Woodford, Counsel.

17,601,163 31,779,8 16,134,945 28,497,1	137,917	100,920,211	336,570	0081.676.306	105,656,312 89,168,791	* 94,964,454 78,817,453	10,691,858
14,667,436 26,376,3 12,874,562 23,739,2 12,136,209 21,834,6 10,251,198 18,669,2 9,240,082 16,971,8	61791302 115,431 57 94,506 61452000 79,549 61251275 55,189	296,606,312 84,334,849 264,737,682 85,026,924 253,396,620 65,650,789 210,508,694 45,058,562 232,264,188	\$ 6008662 225,640 \$ 5327067 166,990 \$ 4855756 124,948 \$ 4317274 82,511	881,491,451 195,485,753 5768,977,676 154,000,241 5688,629,175 111,901,834 5591,427,272 74,780,578 5534,343,756	74,771,758 62,158,034 51,070,841 43,512,014 36,370,079	64,833,064 53,414,006 43,417,361 36,052,408 30,685,875	9,938,694 8,744,028 7,653,480 7,459,606 5,684,204

^{*} Reserve at 4 per cent; new business since 1900 at 31/2 per cent.

b Industrial insurance.

METROPOLITAN

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	i \$	\$	\$	\$	\$	\$	\$	\$
1896	19,306,196	1,242,398	20,548,594	6,963,256	2,700	95,252	55,469	7,116,677
1895	18,336,918	1,049,696	19,386,614	6,580,390	1,000	156,793	43,654	6,781,837
1894	16,827,016	1,381,727	18,208,743	5.747,823	130	159,726	22,827	5,930,506
1893	14,361,214	855,023	15,216,237	5,535,120		212,813	45.774	5.793.797
1892	12,514,078	793-733	13,307,811	4,898,382	2,600	19,433	12,530	4-932-945
1891	10,830,374	593,123	11,423,497	4,408,379	5,042	20,340	29,200	4,462,961
1890	9,390,927	472,692	9,863,619	3,746,478	5.044	25,285	26,329	3,803,136
1889	8,342,945	382,251	8,725,196	3,042,818	2,377	34.473	27,847	3.107,515
1888	6,810,110	276,109	7,086,219	2,550,105	2,259	37,773	32,922	2,623.0 59
1887	5,618,767	210,948	5,829,715	2,098,936	14,457	38, 2 61	42,353	2,194,007
1886	4,438,096	155,298	4,593,394	1,566,514	16,328	64,063	30,656	1, 67 7,561
1885	3,414.524	114,353	3,528,877	1,279,645	8,120	80,665	53.934	1,422,364
z884	2,811,816	104,122	2,915,938	970,590	6,319	151,921	92,398	1,221,228
1883	1,975,703	106,916	2,082,619	631,639	17,219	283.946	142,455	1,075,259
1882	1,246,515	107,753	1,354,268	369,314	76,206	112,649	62,449	620,618
1881	859,057	117,082	976,139	268,811	110,292	84,127	2,102	465.392
1880	568,204	122,351	690,555	200,805	84,563	101,496	492	387.3 56
1879	432,560	135,038	567,598	144,421	73,178	170,175	2,060	389,834
1878	531.779	127,956	659.735	198,382	69,602	206.360	1,718	476,062
1877	737,130	107,014	844,144	206,397	9,156	365,921	16,117	597.591
1876	849,921	111,359	961,280	210,515	25,256	159,118	87.575	482,464
1875 1874	954,552 1,138,866	106,624 96,775	1,061,176	286,556 230,370	7,700	250,269 206,827	95.514 83,659	634,339 528,556
1873	862,696	65,977	928,673	185,765	11,800	135.315	71,217	404.097
1872	704,141	46,087	750,228	160,000	5,000	78.430	60,640	304,070
1871	609,286	32,564	641,850	87.500		47,281	42,485	177,266
1870	415,546	27.559	443,105	56,770		29,234	40,424	196,428
1869 1868	246,568	27,882	274,450	21,130	••••	22,371	5,922	49,423 20,485
1868	163,604	19,198	182,802 44,174	5,081 1,482	::::	s 15,404		1,482

#\$15.375 loans carried on account of lapsed policies in 1868.

Capital Stock, \$250,000. MICHIGAN MUTUAL LIFE INSUR
O. R. Looker, Pres.; C. A. Kent, 1st Vice-Pres. and Counsel; Hoyt Post, 2d Vice-Pres.; A. F.
J. P. Dawson, Cashier; C. A. Devendorf, M. D., Medical Director;
O3 1.448.730 404.469 1.853.199 434.020 192.666 125.770 31.033 73.489

1903	1,448,730	404,469	1,853,199	434,020	192,666	125.770	31,033	783,489
1902	1,425,041	373-533	1,798,574	434,612	103,159	179,316	33.675	750,7 ⁰²
1901	1,303,115	372,406	1,675,521	503,972	77,032	143,986	35,987	760 .977
1900	1,178,172	380,820	1,558,992	337,701	101,150	141,880	40,864	621,595
1899	1,081,005	358,941	1,439,946	311,715	75,804	173,214	51,633	612,366
1898	1,044,256	323,285	1,367,541	286,911	80,163	212,685	45,332	625,091
1897	1,003,060	311,987	1,315,047	348,890	33,262	246,099	49,448	677,699
1896	1,010,199	283,796	1,293,995	277,194	36,007	217,761	43,958	574.920
1895	1,016,682	254,505	1,271,187	221,416	23,508	267.457	39,612	551.993
1894	1,093.514	235,692	1,329,206	322,271	*177.715	17,692	76,644	594.323

^{*} Figures prior to 1895 include amounts paid for endowments surrendered.

LIFE-Continued.

Expenses,	Total Disburse-	New	Business.		STANDING URANCE.	Assets	Liabilities,		
Łtc.	ments.	No.	Amount.	No.	Amount.		4%.	4%.	
	, \$	1	\$	1	\$	\$	\$	\$	
8, 268, 916	15,385,368	<i>b</i> 1222065 16,483	<i>b</i> 169,820,543 16,314,767	30,835	8454,068,004 33,097,851	30,628.968	25,577,550	5,051,418	
8,802,685	15,584,522	01389243 15,572	17,822,542	23,253		25,592,004	21,114,973	4.477,031	
9,848,568	15.779.074	<i>b</i> 2327624 12,326	6294,270,451 14,099,859	15.744	0423,514,171 17,861,196	22,326,622	18,292,594	4,034,028	
6,636,381	12,430,088	5,486	150 057,703 6,123.656	8,162	9,259,471	19,343,705	15,234,015	4,109,690	
5,562,238	10,495,183	<i>5</i> 1141828 1,704	127,222,476 2,002,641	8 2715414 4,446	305,451,576 5,316,300	16,546,242	12,831, <i>7</i> 66	3,714,476	
4,197.058	8,660,019	844,862 178	94,927,488 193,511	6 2278487 3, 153	254,939,881 3,767,882	13,626,948	10,538,115	3,088,833	
3,810, 867	7,614,003	<i>6</i> 912,273 296	331,741	8 2096595 3,287	231,115,440 3,922,486	10, 7 81,173	8,664,144	2,117,029	
3.342,722	6,450,237	<i>b</i> 866,423	92,726,883	6 1849113 3,319	200,829,929 3,986,592	8,597,469	7,000,285	1,597,184	
2.977.386	5,600,445	<i>1</i> 880,916	91,242,946	8 1632642 3-379	176,533,142 4,067,777	6 ,28 7. 78 1	5, 36 0, <i>7</i> 58	927,023	
2,467,338	4,661,345	127	84,059,118 135,100	8 1345125 3,524	147,758,287 4,272.790	4,907,024	4,043,632	863,392	
1,955.778	3,633.339	6640,871 147	72,783,721 150,535	b 1066875 3,759		3,705.971	3,447,848	258,123	
1,646,112	3,068,476	<i>0</i> 510,161 184	57,819,912 176,980	3,759 829833 4,082	91,234,252	2,784.954	2,645 303	139,651	
1,552,755	2,773,983	<i>8</i> 534,136 242	59.505,42I 239,292	<i>8</i> 670,990 4,448	71,965,635 5,692,785	2,304,003	2,102,794	201,209	
1,191,991	2,267,250	<i>6</i> 488,198 239	52,505,697 256,805	6 526,042 5,006	6,888.782	2,186,622	1,855,148	331,474	
731,033	1,351,651	<i>0</i> 358,053	36,822,169 215,639	<i>b</i> 335.789 5,843		2,003,464	1,704,673	298, <i>7</i> 91	
483,7 8 9	949, 181	<i>b</i> 257,258	24,469,300 280,358	<i>8</i> 190,348 6,325	17,894,620 9-433-733	1,975,047	1,695,415	279,632	
363,604	750,960	<i>b</i> 213,878 370	20 728,700 399,413	6,895	9,103,870 10,063,479	1,947,822	1,664,172	283,650	
111 293	501,127	<i>b</i> 5,216 510	523,539 537,181	7,680	516,618 11,150,349	2,022,482	1,722,032	300,450	
137,395 180,583	613,457 778,174	984 2,405	1,175,521 2,391,442	10,016 11,950	13,903,156 16,536,814	2,084,982 2,087,582	1,844.496 1,884 815	240,486 202,767	
209,205	691,669	4,116	5,217,032	17,508	24,223,764	2,145.193	1,998,632	146,561	
226,261	860,600	4,830 8,280	6,836,446	17,441	25,107 087 27,385,145	1,954,276 1,848,089	1,870,434 1,768,913	83,842 79,176	
268,537 283,840	797.093 687.937	12,242	11,870,435	18,972 18,598	26,383,865	1,589,728	1,509,168	80,560	
183,499	487.569	8,642	11,556,663	15.345	20,546,341	1,423,403	1,303,602	119,801	
167,778	345.044	7,602	8,312,930	11,290	14,945,982	1,102,707	1,022,367	80,340	
224 ,456	345. 0 44 350,884	9,113	11,078,199	9,331	13,335,108 6,878,139	833,914	746,461	87,453	
112,774	102,197	2,930	4,856,839	3,560		594,505	392,684	201,821	
82,245 35.885	102,730	1,447	4,340,900	I,433	4,077,400	400,047	176,654	223,393 181,516	
	37,367	403	979.404	346 Industrial i	809,400	247,301	61.785	101.510	

¿ Industrial insurance.

Incorporated November 6, 1867.
ANCE COMPANY, DETROIT, MICH. Commenced Business November 12, 1867.
Moore, Sec.; T. E. McDonough, Asst. Sec.; G. W. Sanders, Actuary; B. A. Welstead, Asst. Actuary A. H. Wilkinson, Attorney; Theron F. Giddings, Gen'l Supt. of Agencies.

497,222	1,280,711	7.740	7,685,295	32,719	42,804,924	8,343,765	8,011,942	331,823
540,932	1,291,694	13,651	14,470,929	32,394	42,540,249	7,769,043	§ 7.471,382	297,661
491,466	1,252,443	11,655	11,502,020	27,924	39,760,202	7,269,722	6,971,076	298,646
434,447	1,056,042	7,726	8,713,500	21,736	34,705,699	6,790,557	6,443,299	347,258
398,828	1,011,194	5,063	7,567,822	18,168	31,897,875	6,295,315	6,026,731	347,258 268,584
١				1		****	-	
405,063	1,030,154	3.497	7,380,718	15,822	29,898,306	5,926,198	5,586,850	339,348
373.870	1,051,569	2,654	6,096,255	15,152	28,429,172	5,652,934	5,313,437	339,497
348,283	923,203	2,312	5,425,320	14,895	27,954,169	5,358,352	5,041,133	317,219
342,159	894,152	2,418	5,633,666	15,062	28,782,683	5,007,577	4,703,789	303,719
348,962	943,284	2,784	6.355,316	16,778	33,490,192	4,905,834	a 4,409,708	a 496, 126

§ Reserve at 4 per cent; new business since 1902 at 31/2 per cent. a Reserve calculated at 41/2 per cent.

MICHIGAN MUTUAL

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	1 \$	S	\$	\$	S	\$	\$	S
1893	1,071,332	203,042	1,274.374	226,740	125,258	12,810	74.747	439,555
1892	1,028,322	189,896	1,218,218	187,891	103,134	6,856	72,923	370,804
1801	869,963	179,689	1,049,652	199,032	64,317	5,703	69,160	338,212
18go	747.196	149,482	896,678	166,204	71,101	8,387	65,56x	311,253
1890 1889	676,319	133,745	810,064	116,168	85,135	17,927	59,116	278,346
1888	619,550	113,503	733,053	110,865	57,707	25,728	54,219	248,519
1887	591,636	108,957	700,593	142,802	44,730	19,313	49,542	256,387
1886	512,067	89,182	601,249	77.587	54,985	19,128	41,812	193,512
1885	444,050	87,972	532,022	121,063	21,974	16,774	38,049	197,860
1884	360,877	77,700	438,577	82,991	35,361	14,831	33.531	166,714
1883	320,635	66,482	387,117	93,548	13,472	8,147	30,232	145,399
1882	278,294	67,928	346,222	131,750	19,827	10,000	24,130	185,707
1881	239,747	69,229	308,975	83,084	11,486	14,717	20,768	130,055
1880	214,103	67,567	281,670	70,492	19,008	39,475	19,973	139,948
1879	225,934	73,669	299,603	83,215	21,002	32,689	22,041	158,947
1878	250,764	58,819	309,583	93,029	20,243	68,345	23,566	204,183
1877	308,262	62,602	370,864	78,323	18,952	94,270	28,482	220,036
1876	356,149	44,820	400,969	115,330	13,102	62,845	34,661	225,938
1875	355,194	41,685	396,879	68,896	2,269	41,838	33,641	146,644
1874	315,970	29,304	345,274	53-339	3,003	34,242	26,018	116,602
1873	233,151	23,203	256,354	30,121	872	20,297	18,457	69,747
1872	166,128	16,383	182,511	23,051		16,090	14,369	53,510
1871	132,032	13,870	145,902	21,963		10,006	12,089	44,058
1870	88,939	9,574	98,513	16,638		2,837	6,082	25, 557
1869	54,188	2,394	56,582	3,5∞		779	593	4,872

Incorporated Aug. 6, 1880.

MINNESOTA MUTUAL LIFE INSUR

T. R. Palmer, Pres.; J. B. Sanborn, 1st Vice-Pres.; Douglas Putnam, Sec.; John A. O'Shaughnessy, Referee; H. W. Cochnower,

1903 1902 1901	536,045 488,435 417,791	81,959 96,515 330,941	618,004 584,950 748,732	216,142 247,971 217,978		48,488 63,351 105,647	86,396 89,458	351,026 400,780 323,625
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Incorporated November 23, 1892. Capital Stock \$100,000.

MISSOURI STATE LIFE INSUR

Edmund P. Melson, Pres.; J. I. Epstein, Vice-Pres.; C. A. Goodale, Sec.; A. McRae, Asst. Sec.; Dirs.; H. B. Wardin, C. W. Boxler, Mgrs.

1903 211,684 251,593 463,277 47,989	•••••	79,491 55,527 35,365
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Incorporated January 31, 1845.

MUTUAL BENEFIT LIFE INSUR

Frederick Frelinghuysen, Pres.; B. J. Miller, Vice-Pres. and Mathematician; Le Gage Pratt, ad
Associate Counsel; David Kay, Jr., Attorney; J. Wm. Johnson, Ass't Sec.; S,
and Joseph C. Young, M. D., Medical Board; George Robotham,

1903	12,672,873	3,930,561	16,603,434	4,877,231	.1,257,882	1,325,433	1,837,243	9,297,789
1902	11,932,942	3,672,076	15,605,018	4,372,501	1,141,928	1,353,227	1,801,228	8,668,884
1901	11,006,985	3,652,718	14,659,703	4,224,704	1,112,515	1,264,466	1,742,630	8,344,315
1900	10,411,362	3,531,221	13,942,583	4,140,283	937,051	1,222,775	1,720,341	8,020,450
1899	9,956,807	3,524 910	13,481,717	4.079,549	643,821	1,471,734	1,858,946	8,054,050
1898	9,158,117	3,384,488	12,542,605	3,503,465	361,325	1,639,193	1,756,711	7,260,589
1897	8,606,191	3,233,358	11,839,549	3,696,734	284,956	1,687,068	1,671,020	7,339,778
1896	8,189,917	3,034,001	11,223,918	3,573,793	316,458	1,562,716	1,613,494	7,066,461
1895	7,804,325	2,837,945	10,642,270	3,800,761	285,955	1,250,261	1,527,440	6,864,417

-Continued.

Expenses,	Total Disburse- ments.	New :	Business.		TANDING JRANCE.	Assets.	Liabilities,	Surplus,
Łtc.		No.	Amount.	No.	Amount.		4%.	
*	1 \$	1	ı \$	l i	\$	\$	\$	\$
357.9 81	797,536	3,236	7,275,918	16,672	33,062,552	4,517,550	4,041,555	475.995
365.808	756,612	4,195	8,665,215	16,202	31,386,269	4,002,816	3,550,277	452,539
304,23I	642,443	3.349	6,927,922	13,985	26,535,760	3,427,238	2,995,408	431,830
255,568	566,821	2,611	5,247,592	12,145	22,822,721	2,976,469	2,567,996	408,473
227,505	505,851	2,504	4,932,604	10,898	20,372,156	2,589,257	2,215,353	373,994
202,234	450.753	2,227	4,180,109	10,442	19,099,380	2,265,205	1,943,281	321,924
218,094	474,481	2,551	5,175,723	9,821	18,080,156	1,953,115	1,683,811	269,304
206,542	400,C54	2,789	5,700,820	8,964	16,551,923	1,720,299	1,460,107	260,192
170,424	368,284	2,094	4,233,619	7,509	13,688,220	1,499,608	1,241,468	258,140
131,209	297,923	1,472	2,706,581	6,528	11,728,104	1,343,802	1,089.688	254,114
121,037	266,436	1,295	2,522,286	5,888	10,500,841	1,231,870	950, <i>7</i> 68	281,111
122,735	308,442	1,227	2,247,921	5,492	9,846,734	1,117,323	864,501	252,822
108,845	238,900	1,114	2,126,160	4,928	8,965,288	1,071,707	800,597	271,110
95,551	235,499	753 808	1,418,015	4,532	8,344,315	1,014,563	705,506	309,057
91,247	250,194	808	1,403,124	4,639	8,744,977	925,008	665,967	260,040
103,706	307,889	1,139	2,182,276	5,007	9,839,302	904,133	665,445	238,688
118,416	338,452	1,622	3,574,911	5,626	11,641,566	917,843	691,618	226,225
111,461	337-399	2,020	4,118,000	6,134	12,670,213	910,778	667,406	243,372
124,127	270,771		4,509,305	5,844	12,218,816	695,025	600,559	94,466
122,484	239,086		4,763,610	4,719	10,340,236	566,124	475,652	90,472
78,992	148,739		3,671,036	3.451	7,819,283	441,042	374,062	66,980
62,695	116,205		1,878,331	2,357	5,259,862	332,074	258,919	73,155
57,631	101,689		1	2,068	4,295,596	243,070	176,968	66,102
43,286	68,843			1,674	3.024,684	192,360	104,509	87,851
29,356	34,228		1	1,818	1,938,300		1	

ANCE COMPANY, ST. PAUL, MINN. *Commenced Business Aug. 6, 1880. ad Vice-Prest. and Field Mgr.; Charles L. Greene, Med. Dir.; C. Naumann McCloud, Med. Ass't Sec. and Actuary.

256,819 172,332 147.348	607,845 573,112 47 ⁰ ,973	1,210 1,086 1,700	3,479,831 2,442,247 4,566,129	5,827 5.456 5,348	15,874,348 14,189,235 14,160,629	1,788,150 1,790,208 1,805,325	<i>a</i> 1,517,376 1,324,237 1,192,632	27 0,771 465,971 612,693
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^{*} Reincorporated in 1901. a Reserve at 4 per cent; on new business since 1901 at 31/2 per cent.

* Commenced Business December 1, 1892.

ANCE COMPANY, ST. LOUIS, MO.

C. R. Dudley, M. D., Med. Dir.; Louis Drechsler, M. D., Joseph Hardy, M. D., Associate Med. Bond Dept.; R. F. Walker, Counsel.

131,323	210,814	2,968	3,852,043	5,116	6,921,562	479,549	334-377	145,172
60,198	115,725	1,141	1,674,625	3,288	4,777,421	250,560	120,282	130,278
35,823	71,188	750	1,012,557	3,187	4,559,057	162,706	37-790	124,916
		1				ľ		l .

^{*} Reincorporated in 1902.

ANCE COMPANY, NEWARK, N. J.

Commenced Business April 1, 1845.

Vice-Pres.; E. L. Dobbins, Sec. and Treas.; Amzi Dodd, Gen. Counsel; William S. Dodd, W. Baldwin, Ass't Treas.; Edgar Holden, M. D., Geo. A. Van Wagenen, M. D., Auditor; Sidney N. Ogden and Ed. E. Rhodes, Ass't Mathematicians.

2,628,999	11,926,788	22,797	47,242,857	141,504	333,674,876	87,453,407	80,806,656	6,646,751
2,499,067	11,167,951	20,232	42,649,137	130,145	310,820,062	82,857,559	76,227,487	6,630,072
2,483,314	10,827,629	18,589	38,396,858	120,869	291,290,244	78,385,815	71,933,206	6,452,609
2,235,766	10,256,216	16,386	35,284,281	112,569	275,328,826	74,311,468	68,186,103	6,125,365
2,274,272	10,328,322	18,236	40,841,068	106,178	262,712,473	70,466,400	64,840,707	5,625,693
2,037,439	9,298,128	15,562	35,128,412	97,884	244,575,582	67,096,603	61,701,678	5,394,925
1,789,151	9,128,929	15,149	34,143,186	92,738	233,313,829	63,668,037	58,865,814	4,802,223
1,706,641	8,773,102	12,960	30,569,633	87,979	224,556,168	60,742,985	56,435,966	4,307,019
1,588,708	8,453,125	13,446	32,493,646	84,916	218,274,518	58,269,197	54,192,392	4,076,805

^{*} Reserve on new business since 1899 at 3 per cent; prior thereto, 4 per cent.

MUTUAL BENEFIT

								to Policy-holders. 8 \$ 1,674,264 6,738,08 1,698,927 6,667,59 1,575,7594 5,833,91 1,427,940 5,378,79 1,323,420 5,039,81 1,323,797 4,726,17 1,180,198 4,688,84				
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	to Policy-				
	<u>'</u>	s	<u>'</u>				ı					
1891	\$ 7,626,152	2,767,416	\$ 10,393,568	\$ 3,480,81 <i>7</i>	\$ 245,007	1,338,000		6,738,08				
1893	7,311,842	2,644,868	9,956,710	3,603,798	301,040	1,003,741	1.608.027	6,667.50				
1892 1891	6,952,833	2,633,211 2,499.618	9 586,044 8,940,619	3,237,858 3,188,954	220,770 270,756	777,692 839,480	1,597,594	5,833,91				
1890	5,977,870	2,493,128	8,470,998	3,077,328	243,545	629,986	1,427,940	5,378,79				
1889 1888	5,583,836	2,314,823	7,898,659	2,812,696	181,880	691,821	1,353,420	5,039,8r				
1887	5,083,389 4,808.237	2,287,863 2,256,429	7,371,252 7,064,666	2,892,324 2,678,056	146,624 232,124	628,955 592,199		4,953.00				
1886	4,630,663	2,072,324	6,702,987	2,711,440	226,013	571,197	1,180,198	4,688,84				
1885	4,461,122	1,862,716	6,323,838	2,383,891	269,513	678,218	1,120,380	4,452,002				
1884 1883	4.347.965	1,779,218	6,127,183	2,169,273	212,937	675,248	1,061,507	4,118,969				
1882	4,159,771 4,043,812	2,072,629 1,994,987	6,232 400 6,037,799	2,190.985 2.357,168	226,738 273,326	564,962 568,440	981,084 1,207,338	3,963,769 4,406,272				
1881 1880	4,000,302	1,812,921	5,813,223	2,317,101	399,131	484,879	1,394,269	4,595,380				
1000	3,866.379	1,935.103	5,801,482	2,187,863	549,851	645,084	1,404,589	4.787.387				
1879 1878	3,793 704	1,916,253	5.709.957	2,043,345	588,248	795,091	1,417,273	4,843,957				
1877	4,044,271	2,018,970	6,063,241 6,521,167	1,762,259	652,002 107,753	1,054,335	1,487,595 1,540,465	4,956,191 4,673,973				
1876	4,670,871	2,011,539	6,682,410	1,992,695	118,597	837,666	1,585,795	4,534,753				
1875	4,756,486	1,995,501	6,751,987	1,971,107	123,851	569,519	2,862,514	5,526,991				
1874	4,912,508	1,827,754	6,740,762	1,921,840	54,568	600,739	1,589,401	4, 166,548				
1873 1872	5,402,158 5,344,939	1,769,252	7,171,410 6,869,056	1,936,727 1,911,445	44,009 41,767	484,042 286,025	1,798,767 1,660,426	4,263,545 3,899,663				
1871	5,554,122	1,417,908	6,072,030	1,554.428	26,330	180,354	2,480,440	4,241,552 3,369,627				
1870	5,606,189	1,252,358	6,858,547	1,397,557	20,231	341,634	1,610,205	3,369,627				
1869 1868	5,489,387	1,105,450	6,594,837	1,211,710	11,683	314,631	1,507,696	3,045,720				
1867	4,952,558	903,988 748,748	5,856,546 4,939,892	1,072,061 825,420	164 20,164	356,684 266,620	1,906,313 644,891	3,335,222 1,757,095				
1866	3,620.533	630,011	4,250,544	864,845	4.375	129,919	419,656	1,418. <i>7</i> 95				
1865	2,797,838	473,752	3,271,590	630,945	311	97. 7 95	336,219	1,065,270				
1864 1863	2,089,073	306,788	2,395,861	411,802	1,732 1,681	35,611	277,062	726,207 528,016				
1862	1,209,519 846,707	319,272 258,249	1,528,791 1,104,956	287,500 263,390	1,517	26,970 169,284	211,865	664,306				
1861 1860	726,399	224,239	950,638	243,686	1,517	117,973	204,096	567,272				
1800	763,054	214,014	977,068	267,050	1,517	41,111	166,501	476,179				
1859	685,391 588,866	191,427	876,818	208,354	906	25,772	156,832	391,864				
1858 1857	588,866 542,145	170,987 152,873	759,853 695,018	242,150 198,115	160	35,083	154,929 148,791	432,322 377,903				
1856	507,049	138.317	645,366	169,244		30.997 22,329	140,791	333,888				
1855	504,859	121,456	626,315	208,257	••••	24,454	141,381	374,092				
1854	487,946	109,198	597,144	132,800		12,682	136,386	281,868				
1853 1852	481,042 474,261	93.235 77.578	574,277 551,839	146,300 168,672		41,124 30,983	121,109	308,533 324,132				
1851	461,507	65,173	526,680	140,800		30,470	118,634	289.904				
1850	483,805	54,557	538,362	151,550		11,229	72,914	235,693				
1849	454,406	43,612	498.018	187,400		308	478	188,186				
1848 1847	324,067 297,323	21,743 11,601	345,810 308,924	104,150 51,105	::::		114	104,264 51,105				
1846	196,544	2,589	199,133	40,648			•••••	40,648				
1845	65,528		65,528	5,000	••••	•••••		5,000				

LIFE-Continued.

Expenses,	Total Disburse-	New :	Busings.		STANDING URANCE.	Assets.	Liabilities,	3.58a,963 3.651,693 3.541,217 3.431,274 3.408,335 3.355,679 3.276,557 3.185,991 3.160,359 3.132,453 3.126,467 2.861,559 2.902,341 3.815,382 3.742,461 3.777,054 3.499,304 3.323,409 2.614,986 2.101,390 2.614,986 2.101,390 2.614,986 2.101,390 2.614,986 2.101,390 2.614,986 2.101,390 2.101,390 2.101,390 2.101,390 2.101,390 2.101,390 2.101,390 2.101,390 2.101,390 3.101,380 6.103 3.103,300
Etc.	ments.	No.	Amount.	No.	Amount.	Austra	4%.	
\$ 1,462,915 1,434,782 1,391,153 1,325,070 1,150,009	\$ 8,201,003 8,102,288 7,225,067 7,138,378 6,528,808	12,564 11,859 12,002 10,612 9,264	\$ 30,822,411 29,032,764 30,623,721 27,144,818 24,158,092	80,744 77,493 74,346 69,350 65,154	\$ 209,369,528 202,276,750 195,698,688 183,171,333 172,840,944	\$ 55,687,872 53,325,697 51,386,072 48,924,829 46,997,422	\$ 51,801,646 49,742,734 47,734,382 45,383,612 43,566,148	3,886,226 3,582,963 3,651,690 3,541,217
1,203,014 929,707 989,330 959,098 796,882	6,242,831 5,883,507 5,715,506 5,647,946 5,248,884	8,494 7,388 6,289 6,068 5,651	22,217,255 18,911,241 16,078,824 14,847,849 14,834,461	61,327 57,954 55,362 53,633 51,846	162,617,014 153,498,623 147,189,403 143,186,656 139,416,807	45,236,963 43,514,461 42,110,662 40,816,517 39,625,995	41,828,628 40,158,781 38,834,065 37,630,525 36,465,636	3,408,335 3,355,679 3,276,557 3,185,991
749,677 691,742 685,459 982,019 844,605	4,868,642 4,655,511 5,091,731 5,577,399 5,631,992	5,278 4,940 4,377 5,409 5,110	13,683,440 13,257,873 11,031,145 14,523,938 13,025,391	50,361 49,178 47,837 46,652 44,350	135,843,543 133,298,768 139,619,105 127,411,677 121,466,979	38,607,396 37,581,431 36,300,072 35,718,812 35,726,816	35,474,943 34,454,964 33,439,412 32,816,471 31,911,434	3,126,467 2,861,559 2,902,341
618,385 822,487 912,886 1,020,021 696,742	5,462,342 5,778,678 5,586,859 5,554,774 6,223,733	3,368 2,538 3,270 3,656 4,661	7,917,612 5,271,180 7,016,891 9,674,429 12,549,545	42,286 41,764 42,796 43,307 43,015	117,720,246 119,179,592 126,193,045 131,846,985 134,104,103	35,239,570 34,853,625 34,299,045 33,336,417 31,300,678	31,497,109 31,136,571 30,799,741 30,003,918 28,685,692	3,717,054 3,499,304 3,332,499
646,347 711,591 673,401 701,416 715,192	4,812,895 4,975,136 4,573,064 4,942,968 4,084,819	4,104 3,191 3,172 3,665 3,951	11,178,803 8,912,359 9,573,063 11,464.600 14,042,259	41,302 39,938 39,425 38,667 37,298	131,938,427 131,443,818 133,164,169 133,137,290 130,904,083	30,625,126 28,620,956 26,488,232 24,151,756 22,140,058	26,866,450 26,554,821 24,698,206 22,050,386 20,430,974	2,066,136 1,790,026 2,101,370
696,057 622,895 507,797 447,106 368,423	3,741,777 3,958,117 2,264,892 1,865,901 1,433,693	5,530 7,800 6,155 7,303 6,819	21,789,800 32,371,691 24,039,933 28,193 908 24,970 867	36,326 34,318 29,858 26,784 21,921	129,928,107 123,528,244 102,738,027 92,842,369 74,178,884	19,422,208 16,497,926 14,391,259 11,656,729 9,173,650	16,810,934 14,216,868 12,187,278 8,764,527 6,535,358	2,281,062 2,203,981 2,892,202
271,368 154,271 110,771 86,571 88,913	997.575 682,287 775.077 653.843 565,092	7,092 3,511 1,740 894 1,435	22,174,115 11,910,392 5,696,350 3,203,400 4,824,860	16,931 10,861 7,912 7,026 7,575	55,037,168 36,285,443 26,140,051 23,481,353 25,426,538	7,124,280 5,466,212 4,439,232 4,109,353 3,811,723	4,691,897 a 3,640,109 a 3,006,634 a 3,005,547 a 2,890,454	1,826,103 1,432,598 1,103,806
86,292 68,936 58,301 56 972 56,077	478,156 501.258 436,204 390,860 430,169	1,227 913 587 473 446	4,169,400 3,102,885 2,223,550 1,707,440 1,478,850	6,649 5,789 5,267 5,131 5,033	22,203,437 19,108,862 17,477,157 16,702,797 16,069,207	3,400,582 3,001,921 2,743,326 2,484,512 2,230,005	2,833,769 2,495,303 2,268,190 2,088,541 • 1,858,622	506,618 475,136 395,971
55,422 50,831 49,624 43,008 43,372	337,290 359,364 373,156 332,912 279,065	464 512 496 499 747	1,521,170 1,743,250 1,630,750 1,533,750 2,223,775	5,024 5 015 5,032 5,191 5,202	15,829,077 15,538,332 15,188,507 15,335,107 15,004,790	2,033,859 1,774,005 1,559,092 1,381,009 1,192,442	1,732,694 (c) 1,418'417 1,244,066	140,675
58,048 23,001 31,228 14.789 5,500	246,234 127,265 82,333 55,437 10,500	1,509 1,406 1,847 2,316 693	3,442,500 3,818,260 5,057,910 6,717,720 2,310,402	5,373 5,063 4,157 2,722 624	15,025,190 14,774,060 12,213,210 8,265,518 2,110,717	935,995 673,363 444,315 198,725 55,028		•••••

a Reserve calculated at 4% per cent. c Reserve not calculated.

Incorporated 1870.

MUTUAL LIFE INSURANCE

Matthew S. Brenan, Pres.; E. J. Codd, Vice-Pres.; Henry Roth, Sec.; Robert

	<u> </u>			 •	1			
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid,	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	s	s	\$	s	S	\$	L	s
1903	188,158	14,896	203,054	74,508	11,406	526		86,440
1902	165,322	12,213	177,535	57,119		<i>7</i> 81	10,287	68, 187
1901	147,363	10,298	157,661	59,097	150	1,225	10,585	71,057
1900	128,201	9,214	137,415	43,822	690	722	9,382	54,616
1899	124,502	8,542	133,044	52,243	2,100	1,219	13,460	69,022
1898	119,286	7,608	126,894	44,355		1,066	14,168	62,224
1897	101,676	7,217	108,893	43,410	700	3,701	13,424	58,600
1896	93,471	7,888	101,359	32,192	1,300	1,206	20,215	54,9 ¹ 3
1895	85,493	8,574	94,067	34.4-23		2,011	20,661	57.095
1894	73,210	7,399	80,609	31,792	•••.	I,724	17,993	51,509
1893	68,565	6,600	75,165	25,643	200	576	22,285	48,704
1892	62,691	7,798	70,489	21,494		1,988	21,769	45,251
1891	59,242	7,800	67,042	16,235	550	2,162	17,883	36,830
1890 1889	58,198 54,951	7,955 8,812	66,153 63, <i>7</i> 63	17.412	200 300	502 1,809	16,063 13,583	34.1 <i>7</i> 7 26,057
1888	53.445	4,953	58,398	15,398	1,025	1,948	14,737 13,680	33,108
1887 1886	52,178	5.769	57.947	10,200	1,843	3,713	13,680	29,436
	53,796	4,171	57,967	17,528		3,823	14,659	35,610
1885	53.743	4,890	58,633	14,572	2,300	4,201	14,506	35.579
1884	51,054	7,063	58,117	15,448	1,000	3,599	14,212	34,259
1883 18 82	50,145	5,305	55,451	9,893	4,300	2,589	12,882	29,664
1881	47,297 41,294	3,908 5,756	51,205 47,050	11,236 5,998	3,700 I,000	2,660 1,416	10,060 9,860	28,202 18,274
		1			1,000			
1880	35,474	4,562 6,647	40,036	12.089		4,442	8,024	24.554 23,895
1879 1878	32,785	0,047	39,432	11,287	i	4,742	7,866	
1878	32,789	5,268	38,057	11,096	••••	4,648	7.723	23,467
1877	36,776	18,835	55,611	• • • • • • • • • • • • • • • • • • • •	••••			22,223
1876	38,391	909	39,300	8,140	••••	913	8,159	17,211
1875 1874	•••••			•••••		••••	`	
1873	05.010		27,067	0.650		••••		
1873	25,340	1,727		3,650			126	3,876
1871	24,491		24 ,491	3,100 1,000		1,525	•••••	4,625 1,000
10/1	40,055		•••••	1,000		••••		1,000

L Sick benefits.

Capital Stock, \$150,000.

MUTUAL LIFE INSURANCE COMPANY

L. W. Noyes, Pres.; James R. Chapman, Vice-Pres.; Wm. H. Brintnall, 2d Vice-Pres.; Edward C. Thomas E. Roberts,

1903	64,519	15,253	79. 772	2,500	 294	

COMPANY OF BALTIMORE, MD.

Commenced Business 1870.

Groeber, Actuary and Supt.; Henry M. Wilson, M. D., Medical Examiner.

Expenses,	Total Disburse-	New	Busness.		STANDING URANCE.	Assets	Liabilities,	Surplus, 4\$. A1.743 27,842 18,232 15,403 6,488 3,929 19,744 19,043 19,240 17,588 13,683 20,706 23,858 21,040 20,042 18,282 16,265 14,628 12,734
Étc.	ments.	No.	Amount.	No.	Amount.		4%	4%.
\$	\$		\$		\$	\$_	\$	\$
81,9 8 0	\$ 168,420	6 17,371	¢ 1,815,548	¢ 35,086	¢3,734,553 ¢2,641,356	328,444	286,700	41,743
70,037	138,224	<i>c</i> 16,285	<i>c</i> 1,685,777	628,093 3,032	667,424	302,543	274,701	. 27,842
59,954	131,011	<i>c</i> 16,234	£1,322,112	623,981 3,149	62,206,081 697,875	265,595	247.363	18,232
56,337	110,953	6 13,547 32	<i>c</i> 1,217,455 1,986	¢ 20,855 3,341	6 1,872,030 740,051	241,048	225,645	15,403
55,508	124,530	66,145 63	¢ 300,572 2,968	2 17.574 3.558	c 1,526,787 777,975	211,602	205,114	6,488
60,669	122,893	<i>c</i> 17,239	6 1,454,344 7,516	6 19,015 4,203	6 1,479,364 879,168	204,742	200,813	3,929
47,704	106,304	¢ 14,162	7,516 61,148,486 5,628	¢ 14,746 4,684	6 1,049,638 980,959	205,880	186,136	19,744
39,7 55	94,668	f 1,515	£ 550,013 £ 238,196	6 8,155 5,526	¢ 621,108 f 1,122,683	198,807	179,764	19,043
35,958	93,053	f 2,212 c 5,661	f 386,520 c 495,226	f 5,025	f 1,151,714 c 541,308	189,029	169,789	19,240
27,489	78,998	f 1,202	f 191,227 c 387,993	f 4,284 c 4,340	f 1,046,412 6 446,501	185,799	168,211	17,588
25,602	74,306	f 638	159,459 c 602,196	f 4,351 c 2,028	f 1,104,787 c 243,010	176,692	163,009	13,683
27,682	72,933	f1,213	260,536 6 440,989	62,856	1,233,163 301,856	175,386	154,680	20, <i>7</i> 06
31,916	68,746	f 804	171,150	\$ 5,840	1,188,799	176,490	152,632	23,858
18,456	52,633	f 1,035	179,354	f 5,682	1,166,431	178,791	157,751	
27,169	53,226	<i>f</i> 890	156,170	1 5,262	1,122,250	164,549	144,507	
16,409	49.517	1729	138,556	15,007	1,095,590	154,091	135,800	
15,897	45,333	f 1,028	164,894	15,182	1,093,626	143,993	127,728	16,265
16,694	52,304	f 965	150,113	f 4,670	1,056,893	130,872	116,244	14,628
16,873	52,452	f 1,251	177,408	f 4,680	1,063,289	193,991	111,017	12,974
15,380 15,844	49,639	f 1,137	177,408 172,604	f 3,973 f 3,691	1,026,565	123,991 121,860	109,126	
15,844	45,508	f 1,148	191,984	/3,69I	1,010,498	115,743	102,028	
13,327	41.520	f 641	148,296	/ 3,046	898,091	104,738	94,286 88,168	10,452
13,087	31,361	f 1,004	180,539	f 3,046 f 2,981	901,587	95,241	88,168	7,073
11,702	36,256	f 1,427	l . <i>.</i>	f 2,303	789,911	84,657	75,624	9,033
10,918	24,813	₹58z	123,117	f 1.460	734,568	80,659	72.080	7,670
11,364	34.831	285	143,965	1,084	739,456	75.875	68,333	7.542
TT 266	33,989	1	125,201		759,608	79,653	04,097	15,556
12,828	30,039	353	•••••	1,103	897,539	79,653 149,068	66,551	82,517
	•••••					•••••		•••••
14,518	18,334	662	582,187	831	861,568	TOE 40T	51,349	84,082
14,595	10,334	558	521,000	558	521,000	135,431 123,808	37,247	86,561
23,849	24,840	339	321,000	330	321,000	110,203	11,357	98,846
-3,-49				ı		,3	,33/	30,340

c Industrial business.

fincludes infantile insurance.

OF ILLINOIS, CHICAGO, ILL.

Incorporated August 30, 1901. Commenced Business Jan. 1, 1903.

Brainard, Treas.; Gustav W. Weippiet, Sec.; Frank Ueberrhein, Asst. Sec.; Franklin H. Martin and Med. Dirs.

89,369	92,163	2,298	3,132,166	1,999	2,699,679	241,567	38,069	203,498
		'	,		•	,	1	1

^{*} Reserve at 4% per cent.; since 1902 at 4 per cent.

Incorporated April 12, 1842.

MUTUAL LIFE INSURANCE

R. A. McCurdy, Pres.; R. A. Granniss, Walter R. Gillette, M. D., Vice-Presidents; Robert H. McCurdy, White, M. D., Secs.; Duer du-Pont Breck, Corres. Sec.; Albert Klamroth, Ass't Sec.; Frederic Cash.; Ed. P. Holden, Ass't Cash.; Emory McCliatock, Actuary; John Tatlock, Jr., Actuaries; Charles A. Preller, Auditor; C. Clifford Gretsinger, Ass't Audior; Gen. Solicitor; Elias J. Marsh, M. D., and Brandreth Symonds, Agencies; Geo. T. Dexter,

1								
Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies,	Dividends to Policy- holders.	Total to Policy- holders.
1	•	ا ما				۱ ـ		_
	\$	\$	\$	\$	\$	\$	\$	\$
1903	60,151,020	17,182,693	77.333.713	18,946,053	6,751,447 5,868,891	3,963,061	2,994,643 2,486,790	32,655,204
1902	56,874,062	16,430,961	73,305,023	17,529,456		3,186,221	2,400,790	29,071,358
1901	51,446,788 47,211,171	14,177,518	73,305,023 65,624,306 60,582,802 58,890,077	17,344,023	5,946,054 5,225,611	3,090,418	2,299,175 2,258,067	28,679,670
1899	44,524,519	13.371,631	E8 800 077	15,629,980	4,363,878	3,825,533	2,258,177	26,361,864 26,369,037
1898	42,318,748	14,365,558 12,687,881	55,006,629	13,265,908	3,348,454	4,317,002 5,882,052	2,255,245	24,751,659
1897	42,693,202	11,469,406	54,162,608	13,279,631	2,802,693	7,402,210	2,507,521	25,992,055
1896	39.593.414 38,524,867	10,109,281	49,702,695	12,595,113	3,080,646	7,370,858	2,390,952 1,947,867	25,437,569
1895	38,524,867	10,072,564	48,597,431	12,239,164	2,607,482	6,332,215	1,947,867	23,126,728
1894	36,123,164	11,897,706	48,020,870	11,929,795	1,894,668	5,956,449	1,308,345 1,880,362	21,089,257
1893	33,594.338	8,358,808	41,953,146	11,212,462	2,257,387	5.535,261	1,880,362	20,885,472
1892	32,047,765	8,191,100	40,238,865	10,696,536	1,654,191	4,351,377	2,684.429	19,386,533
1891	30,092,318	7.542.417	37.634.735	9,418,947	1,693,928	4,525,269	3,117,568	18,755,712
1890	27,063,083	7.915.696	34.978,779	8,501,771	1,875,452	3,832,385	2,763,592 2,288,877	16,973,200
1889	23,727,859	7,391,161	31,119,020	7,679,151	1,978,544	3,251,036	2,288,877	15,200,608
1888	19,444,308	6,771,625	26,215,933	7,231,665	2,244,793	3,099,252	2,151,840	14,727,550
1887	17,110,902	6,009,021	23,119,923	7,107,260	1,280,245	3,086,733	2,654,185	14,128,423
1886	15,634,721 14,768,902	5,502,456	21,137,177	5,492,920	1,721,760	3.215,180	2,699.243	13,129,103
1885	14,768,902	5,446,052	20,214,954	5,920,033	2,099,280	3,199,714	3,183,023	14,402,050
1884	13,850,258	5,245,000	19,095,318	5,226,821	2,517,381	3.037,696	3,141,164	13,923,062
1883	13,457,928	5,042,965	18,500,893	5,095,795	2,893,923	2,831,151	3,138,492	13.959.361
1882	12,845,593	5.078,766	17.924.359	4,743,153	1,312,807	3,653,555	3,139,321	12,848,835
1881	12,195,524	5,051,492	17,248,116	4,460,206	1,929,262	3.303,248	2,947,396	12,640,112
1880	12,275,589	4,865,106	17,140,635	4,324,448	1,637,735	3,898,778	3.299.734	13,160,695
1879	12,687,882	4,942,211	17,630,093	4,124,839	1,894,242	4 568,996	3.427.479	14,015,556
1878	13,092,720	4,752,408	17,845,128	3,267,088	2,087,493	5,489,989	3.555.462	14,400,032
1877	14,030,154	4,882,307	18,912,461	3,634,910	1,109,370 738,829	5,636,659	3,568,162	13,949,101
1876	15,136,703	4.878 261	20,014,964	3,751,359	738,829	6,313,667	3,701,700	14.505.556
1875	15,731,970	4,668,999	20,400,969	3,722,176	694,566	4,718,487	3,539,664	12,674,893
1874	15,651,078	4,206,075	19,857,153	3,130,540	369,695	4.978,276 4,648,886	2,991,197	11,469,709
1873	15,614,262	3,843,113	19.457.375	3,135,055	284,629		3,200,847	11,269,417
1872	16,591,491	3,329,231	19,920,722	2,640 008	100,249	3,970,486	5,048,355	11,759,098
1871	13,884,575 13,048,884	2,908,655	16,793.230	2,778,453	90,061	3,182,109	2,635,763	8,686,386
1870 *	13,040,001	2.477.773	15,526,656	2,267,632	60,815	2,691,364	1,983,435	7,003,246
1868	11,961,287	2,096,354 1,701,403	14,051,641 13,574,360	1,937,264 1,355,966	85.354 48,042	2,005,568 1,549,663	2,755,763 2,370,318	6,783,950 5,323,989
1867	9.555.581 8,130,247	1,315.761	10,871,343	1,139.434	71,336	1,102,841	2,124,001	4,437,612
1866	0,130,247	1,071,486	9.201,733	998,830	32,702	613,383	2,975,389	4,620,304
1865 1864	2,990,602	864,915	3.855,517 2,886,394	722.173 686,236	39.471	234,296	•••••	995,939
1863	1,941,112 4,505,620	945.282 652,977	5,158,597	621,654	17.957	131,735 173,145	3,000,000	835,928 3,814,012
٠,					J. U		1	
1862	1,201,876	552,643	1,734,518	451,900	13,479	75,150	•••••	540,528
1861	1,120.338	481,030	1.601,368	351,185	12,942	231,358	•••••	595,484
1860	1,138,612	410,441 361,110	1,549,053	345,696 386,519	13.217	86,015 79,809	•••••	444,928 476,443
1859 1858	2,130,777	316,121	1,454,227 2,446,898	341,503	10,115	74.504	1,140,995	1,567,700
- 1	888,284		1		- 1			- 11
1857 1856	816,580	277,489 230,171	1,165.733 1,046,750	317,043 297,921	7,468	32,139 34,041	• • • • • •	356,650 336,519
1855	707,290	180,036	887,326	312,702	4.557 4.164	39,492		356,358
1854	634,640	162,564	797,204	316,510	3,881	37,301		357,692
1853	845.524	199,057	1,044.581	177,176	3,398	43.950	255,704	480,228
1852	525,127	115,015	640,143	216,683	1,223	8,775	30,,,,	226,681
1851	463.896	82.454	547.350	156,127	699	10,791		167,617
1850	434,533	83,454 80,682	515,215	161,245	542	16,641		178,427
1849	406,797	48,267	455.064	165.315	493	11,141		176,949
1848	477.495	33.557	511,052	91,207	493	11,563	150,464	253.727
							<u> </u>	

^{*} December 31.

[‡] Year ended January 31 up to this year.

COMPANY, NEW YORK.

Commenced Business February 1, 1843.

Gen. Man.; Isaac F. Lloyd, ad Vice-Pres.; John A. Fonda, 3d Vice-Pres.; W. J. Easton and Granville M. Cromwell, Treas.; James Timpson, Ass't Treas.; Stephen M. Smith, ad Ass't Treas.; Wm. P. Sanda, and Wm. A. Hutcheson, Associate Actuaries; Samuel S. Hall, Wendell M. Strong, Ass't Wm. W. Richards, Comptroller; Hy. S. Brown, Ass't Compt.; Ed. Lyman Short, M. D., Med. Directors; Hy. E. Duncan, Jr., Supt. of Foreign Supt. of Domestic Agencies.

Expenses,	Total Disburse-	New	Business.		STANDING URANCE.	Assets.	Liabilities,	Surplus,
Etc.	ments,	No.	Amount.	No.	Amount.		4%.	4 %.
s	s		•	ĺ	1 e		Š	\$
16,152,412		98,865	215,102,648	598,972	1445,228,681	401,821,662	339,826,818	61,994,844
15,078,950	44,150,308	92,537	206,676,185	543 194	1340,748.659	382,432,681	314,293,468	
13,772,937	42,452,607	83,148 75,881	194,371,100	488,613	1241,688,430	352,838,972	289,652,389	68,139,223 63,186,583
13.084,749	39,446,613	75,881	176,006,030	439,440	1139,940,529	325,753,153	269,191,131	56,562,022
12,228,444	38,597,481	69,487	169,246,871	397,340	1051,247,540	301,844.538	251,711,989	50,132,549
10,493,380	1	54,182	134,118,295	359.758	970,496,975	277.517.325	233,058,640	44,458,685
10,132,006	36,124,061	57,641	140,632,461	342,642	935,602,381	253,786,438	218,278,243	35,508,195
10,781,006		53.786	135,679,834	326,775	917,930,911	234,744,148	205,010,634	29,733,514 26,880,048
10,401,162	33,527,890 30,878,891	59,312 82,132	158,361,032	314,024 298,515	854,310,361	219,704,053 202,289,423	102,824,005	21,196,859
9,789,634 9,484,568	30,370,040	76,369	212,426,850	273,213	854,710,761 802,867,478	184,935,691	181,092,564 169,787,422	15,148,260
7,419,611		57,186	,	246,650	745,780,083	173,193,263	158,872,047	
7,351,327		53,132	162,929,748 172,708,868	224,815	695,484,158	158,124,245	147.305.438	14,321.216 10,818,807
7,207,616	24,180,816	48,973	161,365,921	205,564	638,041,180	146,494,180	147,305,438 136,623,558	9,870,622
6,428,894	21,629,502	44,533	151,962,063	182,013	565,839,387	135,638,539	126,194,584	9,443,955 7.887,640
4.972,107	19,699,657	32,597	103,346,034	158,190	482,050,579	125.494,719	117,607,079	7.887,640
3,649,514	17.777,938	22,323	69,641,110	140,830	427,583,359	118,274,967	111,948,351	6,326,616
3,153 983	16,283,086	18,681	56,898,214	129,846	393,776,174	113,679,962	106,421,129	7,258,833
2.957.173		14,330	46,548,894 34,687,989	120,882		108,431,779	101,488,015	6,943,764
3,134,452 2,352,410		11,197	34,087,989	114,804		103.583,301	97,583,356	5,999,945 6,466,607
	1	11,533	37,820,597	110,990	342,946,032	100,912,245	94,445,638	
1,910.951		11,416	37,234,458	106,214		97,746,364	91,221,607	6,524,757
2,117,832 2,617,274		10,607	34,760,755	101,490	315,900,137	94,506,499 91,529,654	87,891,173 85.180,457	6,615,326
2,023,099		12,210	33,700,759	97,978 95,423	306,002,164	88,212,701	82,353,383	6,349,197 5.859,318
1,626,697		8,870	38,394,554 28,299,818	91,828	290,774,315	86,833 341	80,849,216	5,984,125
2 134,583	1	8,494	20,491,920	91,553	294,488,311	84.749.808	79,405,584	5,344,224
1,397,431	15,902,986	9,344	32,127,693	92,125	301,278,037	82,076,707	77,001,080	5,075,627
1,468,563	14,143,456	9,843	28,081,122	92,393	305.057,221	78,534,076	73.040.554	5,075,627 4,584,522
1,593,190	13,092,899	12,756	38,126,906	90,914	301,878,726	72,191,288	68,632,278	3,559,010
1,899,285	13.168,702	16,416	56,560,598	86.416	289,505,739	65,346,401	62,591,664	2,754,737
1 351,710	13,110,809	12,184	39,365,277	78,146	264,593,682	58,410,879	55,376,279	3,034,600
1,224,690	9,911,076	12,189	35 357,683	73,864	228,770,367	51,399,877	47,595,459	3,804,418
1,352,576	8,355,822 8,165,352	12,463	33,458,217 42,232,872	68,119	242,004,489	44,465,931 37,579,169	41,645,040 35 873,296	2,820,891
1,587,528		15,445	59,022,136	60,872	216,943,902 199,818,578	31,017,320	29,101,834	1,915.386
1,410,575	1	19,056	62,061,915	1	164,107,469	23,995,058	22,500,781	1,494,277
1,054,482		14,783	51,706,133	49,407 36,430		18,405.508	a 16.235.660	a 2.259,839
546,643	1,542,582	7,339	26,415,057	24,143	84,651,136	18,495,508 14,338,552	a 10,807,513	a 3,531,039
546,643 280,316	1,116,244	7,339 3,998 2,842	26,415,057 13,178,195	17,943	61,968,708	12,446,265	a 9.828,729	a 2,617,536
233,489	4,047,501	1	8,594,175	15,044	52,615,656	10,611,149	a9,131,170	a 1,479.979
135,590		1,833	4,812,750	12,972	39,989,692	9,175,177	¢ 9,175,177	(c)
155,972	751.456	I 22I	3,816,325	12,095	38,188.122	8,060,970	a 5,222,872	a 2,848,098
128,124		1,701	5.051,291	12,591	40,159.123	7.237.989	a 4,909,66a	a 2,328,327
152,862 178,309		1,721	5,343,325 5,476,230	10,993	35,319,279	6,233,517 5,374,933	c 2,950,242 c 3,318,881	c 3,283,275
	1					ł	1	' • •
100,025		1,863 2,041	5,852,087 5,878.457	10,390	30,481,302	4,488,044 3.787,946	6 1,827,592 6 1,219,487	c 3,660,452
82,088	438,447	1,698	5,498,545	9.794 8,778	24,904,110	3,178,034	c 705,000	62,473,000
151,660	509,353	1,567	4,720,600	8,118	22 082,633	2,850,078	c 738,094	c2,111,984
95,380	575,608	1,259	3,679,744	7,390	19,642,833	2,543,302		
53,546	280,226	1,061	2,967,133	6.773	17,560,633	2,060,649		
45,707	213,324	978	2,284,344	6,473	16,326,275	1,578,968		
45,641		1,363	3,103,200	6,242	15,886,181	1,298,388		
45,334	222,283	1,756	4,074,490	5,799	14,044,213	1,023,940		
30,315	284,042	1,505	3,427,428	4.739	12,102,258	758,473	••••••	•••••
	1	<u> </u>	1	1	<u> </u>		1	J

^{*} Reserve at 3½ per cent on new business since 1897; prior 4 per cent.

• Reserve not calculated.

MUTUAL LIFE, NEW

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders,	Total to Policy- holders.
1847 1846 1845 1844 1843	\$ 273,689 182,747 145,522 83,233 37,943	\$ 28,309 14,386 6,459 2,851 559	\$ 301,998 197.133 151,981 86,084 38,502	\$ 71,050 67,625 16,475 13,000	\$ 214 27	\$ 761 957 155	\$	\$ 72,025 68,609 16,630 13,000

Incorporated February 9, 1881.

MUTUAL RESERVE LIFE INSUR

F. A. Burnham, Pres.; George D. Eldridge, Vice-Pres.; Geo. Burnham, Jr., 2d Vice-Pres. and Counsel; C. F. Harper, Supt. Claims Dept.; C. C. Hoadley, Supt, Agencies; J. B. Wm. Porter, Comptroller; James W. Bowden,

	·							
3,216,66	86,718	351,562		2,778,385	4,711,232	417,442	4,293,790	1903
	50,442	442,752		2,878,069	5,025,863	446,054	4,579,809	1902
	95,462	39,882	a 16,537	4,789,293	6,700,222	451,741	6,248,481	1901
3,451,90	95,129 68,642	54,589		3,302,190	5,333,970	497,072	4,836,898	1900
3,951,64	68,642	42,328		3,840,679	5,192,030	627,719	4,564,311	1899
4,051,71	128,421	35.791		3,887,501	6,134,327	743,384	5,390,943	1898
4,162,60	74,860	10,881		4,076,862	6,081,310	305,663	5.775,647	1897
3,989,32	21,850	391	•••••	3,967,084	5,858,477	281,393	5,577,084	1896
. 4,095,67		11,601		4,084,075	5,575,282	317,088	5,258,194	1895
3,078,78		8,273		3,070,514	4,943,740	227,444	4,716,296	1894
2,951,93		80		2,951,855	4,498,815	152,320	4,346,495	1893
. 2,702,86		529		2,702,337	4,097,243	148,111	3,949,132	1892
2,290,10	•••••		•••••	2,290,109	3,704,126	149,845	3,554,281	1891
. 2,146,49	l			2,146,498	3,388,849	102,424	3,286,425	1890
I,836,03				1,836,031	3,108,595	76,476	3,032,119	1889
. 1,589,41		7,085	l l	1,582,332	2,711,814	57,866	2,653,948	1888
1,378,68				1,378,681	2,408,929	41,943	2,366,986	1887
		466		1,149,140	1,852,639	16,967	1,835,672	1886
. 838,87		204		838,675	1,580,879	9,204	1,571,675	1885
479.9		67		479,900	945,261	4,627	940,634	1884
		612		301,425	637,442	2,093	635,349	1883
		678		34,250	190,858	18	190,840	1882
1	·	182	ا ا		34,552	14	34,538	1881

a Including disability benefits and annuities.

Capital Stock, \$1,000,000. NATIONAL LIFE INSURANCE COMPANY OF UNIT
P. M. Starnes, Pres.; A. M. Johnson, Vice-Pres. and Treas.; Julian C. Harney, ad
E. D. Wett Sunt. of Agencies: E. R. Corter

				E. 1	J. Walt, S	upt. of Ag	eucies; E.	R. Carrer,
1903	1,338.749	980,764	2,319,513	242,532	6,089	80,930	473	330,024
1902	588,067	560,769	1,148,836	204,324	•••••	45,490	176	249,990
1901	445,416	272,127	717,543	171,827.	1,500	48,928	294	222,549
1900	338,627	103,518	442,145	138,509	1,434	23,968	262	164,173
1899	12,554	103,518 88,804	101,358	74,898	228	1,589		76,715
1899 1898	13,272	99,252	112,524	65,498	6,270	1,873	•••••	73,641
1897	16,403	126,201	142,604	63,697	1,000	8,310		73,007
1896	16,160	135,850	151,019	73,767	2,620	7,613		84,000
1895	17,467	123,328	140,795	63,511	5,207	3,219		71,937
1894	10.144	120,635	139,779	59,966	3,380	6,088		69,434
1893	20,847	146,443	167,290	52,584	2,506	20,612	•••••	75,702
1892	23.743	130,972	154,715	66,373	1,400	34,362		102,135
1891	26,810	190,670	217,480	85,078	4,100	65.334		154.512
1800	30,395	166,562	196,957	85,649	15,489	15,524		116,662
1889	33,617	147,354	180,971	64,164	23,116	59,253		146,533
1888	42,968	158,104	201,072	92,699	14,999	89,788		197,486

YORK-Continued.

Expenses,	Total Disburse- ments.	New Business.		Outstanding Insurance.		Assets.	Liabilities,	Surplus,
		No.	Amount.	No.	Amount.	71.00C.um	4%.	45.
\$ 27,526 20,506 15,834 7,924 6,191	\$ 99,551 89,115 32,464 20,924 6,191	1,467 1,086 1,047 616 470	\$ 3,756,603 2,594,195 2,858,817 1,968,922 1,640,718	3,620 2,710 1,873 908 400	\$ 9,997,813 7,785,236 4,896,190 2,960,083 1,480,718	\$ 563,968 327,958 216,988 97,471 32,311	\$	\$

* Commenced Business February 9, 1881.

ANCE COMPANY, NEW YORK, N. Y.

Charles W. Camp, Sec.; R. L. Jones, William T. Eldridge, Asst. Secs.; George W. Harper, Treas. Miller, Asst. Supt. of Agencies; R. B. Cannon, Sec. Agency Committee; Med. Dir.; Franklyn G. Brown, Asst. Med. Dir.

	1		l	ı	1	1	A1 1	
1,446,972	4,663,637	14,308	14,550,277	60,912	119,596,827	5.707.312	5,200,724	506,588
1,683,275	5,054,538	21,820	22,346,240	64,701	127,960,188	5,741,679	5,221,967	519,712
1,908,905	6,850,079	12,042	21,648,365	64,047	142,191,551	5,790,401	5.323.515	466,886
1,625,340	5,077,248	29,972	64,501,751	81,076	180,646,239	3, 103,845	1,937,869	
1,804.079	5,755,728	10,256	22,931,580	71,062	173,714,683	3,382,479	2,729,171	
2,324,226	6,375,939	12,779	32,027,390	£0,921	205,841,936	4,100,762	2,004,113	• • • • • • •
1,800,480	5.963,083	21,763	56,234,785	111,908	301,567,101	4,791,492	2,108,884	
1,596,093	5,585,418	30,936	73,026,330	118,449	325,026,061	5,652,811	1,652,056	•••••
1,758,433	5,854,100	23,526	59,738,790	105,878	308,659,371	5.953.313	1,586,745	•••••
1.557.750	4,636,537	24,271	66,408,225	96,067	293,366,106	5,536,116	1,479,430	
1,300,743	4,252,678	20, 148	57,749,670	82,716	262,607,065	5,138,516	1,452,003	• • • • • • • •
1,088,221	3,791,087	15,314	48,646,650	72,342	236,421,790	4,785,386	1,104,502	
959.759	3,249,868	14,074	44,318,965	64,679	215,207,910	4,349,202	853,638	•••••
824,761	2,971,259	11,795	37,697,685	58,515	197,003,435	3,850,179	736,749	
713,729	2,549,760	12,013	34,845,875	53,215	181,358,200	3,383,867	763,061	
640,844	2,230.261	12,124	37,906,800	47,693	168,902,850	2,742,291	790,070	
547,288	1,925,969	11,023	35,323,100	42,625	156,554,100	2,202,978	511,752	
353.673	1,503,279	14.574	57,050,500	37,953	150,175,250	1,586,494	375,700	•••••
416,704	1,255,583	13,748	51,001,500	31,288	123,353,500	1,078,155	390,750	
300,306	780,273	9,801	38, <i>7</i> 95,750	20,779	85,452,000	682,543	307,600	
236,251	538,288	7,603	31,482,250	14,845	63,328,500	317,001	148,950	• • • • • • • •
111,513	146,441	6,892	••••	7,998	35,190,750	135,426	88,244	• • • • • • •
28,345	28,527	1,632		1,609	l	15,616]	3,000	

^{*} Reincorporated April 17, 1902. per cent.

ED STATES OF AMERICA, CHICAGO, ILL.

Vice-Pres.; R. E. Sackett, Sec.; E. B. Moyer, Asst. Sec.; R. W. Bishop, Med.Dir.;

Actuary; John M. Curran, Wm. W. Phelps, Atty's.

1		1		1	i			
829,849	1,159.873	34,721	29,210,944	37,656	39,292,636	4,691,649	*3,491,490	1,200,159
667,594	917,584	8,249	13,745,243	14,040	24,445,925	3,016,091	1,962,700	1,053,391
312,424	534,973	5,007	10,552,221	9.774	18,182,484	2,475,269	1,571,911	903,358
271,014	435,187	9,170	17,164,315	8,141	14,148,855	2,335,268	1,505,422	829,846
65,062	141,777	••••	493	1,317	1,610,894	1,894,352	889,639	1,004,713
68,482	142,123	2	6,041	1,372	1,680,987	1,707,340	919,968	787.372
146,480	219,487	5	10,858	1,423	1,754.765	1,683,692	947,479	736,213
129,247	213,247			1,479	1,837,814	1,882,918	965,767	917,151
94.324	166,261	1	1,340	1,545	1,943,101	2,104,421	982,900	1,121,525
91,740	161,174	1	1,029	1,631	2,033,578	2,126,481	1,005,700	1,120,781
253,099	328,801	••••	2,663	1,689	2,114,407	2,141,642	1,053,296	1,088,346
97.705	199,840	1	5,338	1,778	2,185,545	2,233,019	1,062,630	1,170,389
200,641	355.153	2	2,159	1,895	2,357,581	2,065,126	1,121,800	943,326
172,594	289,256		3,179	2,066	2,618,224	2,170,670	1,218,567	952,103
132.613	279,145	8	11,823	2,177	2,770,946	1,872,500	1,274,051	598,449
88,735	286,221	6	14,558	2,405	3,151,929	1,887,756	1,323,903	563,853

^{*} Reserve at 4 per cent and 31/2 per cent.

[‡] Reserve on business of 1897-1900 at 4 per cent; new business since 1900 at 3½

A Reinsurance reserve not included prior to 1901.

NATIONAL LIFE OF THE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders,	Total to Policy- holders.
	\$	\$	\$	\$	\$	\$	s	\$
1887	52,584	179,590	232,174	111,234	2,627	94,077		207,937
1886	62,777	226,617	289,394	147,060	4,419	98,827		250,300
1885	78,562	238,350	316,912	14 ',460	16,733	75.546		236,739
1884	91,882	239,471	331.353	122,425	28,962	121,878		273,26
1883	117,931	247,054	364.985	176, 4	31,929	155,959	•••••	364,445
1882	146,771	235,391	382,162	138,824	13,721	222,143		374,68
1881	254,881	216,451	471,332	129,772	32,728	287,256		449.75
1880	359.935	218,950	578,885	215,409	38,071	253,164		506,644
1879	396,635	218,312	614,947	221.235	51,683	170,652		443.57
1878	560,222	225,684	785,906	256,324	50,494	262,162		568,98
1877	731,554	208,635	940,189	207,544	2,164	250,250		459.96
1876	743,684	205,876	949,560	216,144	1,699	174,911		392.75
1875	786,705	298,309	1,085,014	228,796	3,924	237.111		439,83
1874	840,687	197,058	1,037,745	279,062	2,724	237,105		518,89
1873	923,677	560,332	1,484,009	269.276	958	196,035	• • • • • • • • • • • • • • • • • • • •	466,26
1872	688,358	170,210	858,568	189,881	324	51,682	•••••	241,88
1871	611,949	95,010	706,959	74,013	324	7,560		81,89
1870	625,152	97.449	722,601	105.524	324	19,579		125.42
1869 1868	532,803	54,339	587,142	40,360	243	3.819		44,42
1868	174,202	26,781	200,983			76	•••••	7

Incorporated November 13, 1848.

NATIONAL LIFE INSURANCE

J. A. DeBoer, Pres.; James T. Phelps, Vice-Pres.; James B. C. E. Moulton, Actuary; A. B. Bisbee,

					C. 15	. WOULOU,	nctuary, A	. D. Disocc,
1908	5,224,448	1,256,015	6,480,463	941,382	381,996	571,200	162,408	2,057,076
1902	4,926,022	1,070,024	6,005,046	1,037,333	251,389	481,121	120,426	1,899,269
IOOI	4,343,963	964,407	5,308,370	904,314	143,601	467,336	137,996	1,653,247
1900	3,923,855	833,099	4,756,954	860,623	147,976	407.933	152,422	1,568,954
1890	3,548,822	764,493	4,313,315	917,245	114,463	468,411	142,200	1,642,319
1898	3,145,987	677,896	3,823,883	774,454	114,305	626,445	122,490	1,637,604
1897	2,969,368	621,801	3,591,259	719,890	85,520	549,018	114,436	1,468,873
1896	2,811,063	546,293	3,357,356	611,766	80,145	446,906	121,162	1,259,979
1895	2,786,564	512,909	3,299,473	726,208	56,733	489,641	112,465	1,385,047
1894	2,472,702	458,621	2,931,323	476,758	70,833	536,836	122,180	1,206,607
1893	2,388,814	402,688	2,791,502	534,689	89,304	350,811	113,840	1,088,644
1802	2,088,248	409,532	2,497,780	527,814	65,035	250,428	111,601	954,878
1891	1,877,678	340,683	2,218,361	481,972	83,525	277.258	105,946	948,701
1890	1,789 472	312,823	2,102,295	371,199	36,075	206,056	115,574	728,904
1889	1,495,068	286,606	1,781,674	309,848	42,927	154,458	131,933	639,166
1888	1,281,173	260,364	1.541,537	291,209	32,710	140,391	155,187	619,497
1887	954,395	233,143	1,187,448	212,171	12,950	113,936	106,184	445,241
1886	725,316	187,039	912,355	177,432	9,625	77.500	71,812	336,369
1885	608,532	170,724	779,256	137,054	32,214	66,988	62,859	299,115
1884	506,186	162,707	668,893	158,605	21,497	69,034	56,676	305,812
1883	416,585	149,010	565.595	174,767	10,817	37,271	59,172	282,027
1882	341,180	131,044	472,224	124,772	16,077	30,662	65,117	236,628
1881	293,481	128,897	422,378	84,619	25,526	28,796	60,969	199,910
1880	264,185	117,219	381,404	106,292	6,378	25,137	52,121	189.928
1879	238,750	117,015	355,765	89,765	14,801	34,064	54,723	193.353
1878	231,643	104,250	335,893	81,946	12,426	53,066	49,706	197,144
1877	241,876	103,595	345,471	113,472	13,760	64,191	52,421	243,844
1876	275,842	104,097	379,939	77,662	8,379	43.977	49,216	179,230
1875	292,345	109,604	401,949	97,441	7,000	24,903	51,986	181,334
1874	288,380	102,249	390,629	107,533	3,000	25,725	48,390	188,948
1873	270,984	96,211	367,195	95,365		18,904	44,668	152.137
1872	263,611	80,021	343,632	65,907	1,542	11,382	43-333	123,664
1871	230,649	72,427	303,076	35,027		13,683	44,950	92 260
1870	191,661	64.760	256,421	62,717	l	18,437	41.058	12 6412

U. S. OF A .- Continued.

Expanses, Etc.	Total Disburse-	New	Business,		TANDING PRANCE,	Assets.	Liabilities. 4≴.	Surplus.
B10.	ments,	No.	Amount,	No.	Amount.		***	***
\$	\$		\$		s	\$	8	
154,036	361,973	17	14,677	2,690	3,615,966	2,328,412	1,463,833	864.579
279,947	530,253	30	32,035	3,044	4,166,415	2,472,308	1,588,929	883,379
283,218	519,957	32 61	38,641	3,490	4,757,061	2,717,483	1,769,371	948,112
264,400	537,665	δı	56,050	3,869	5,373,815	2,779,282	1,920,174	859,108
258,974	623,416	76	114,649	4,437	6,276,288	3,001,792	2,127,399	874,393
274,929	649,617	159	175,830	5,043	7,502,978	3,295,699	2,490,797	804,902
222,519	672,275	211	275,371	5,043 5,966	9,318,631	3,598,188	2,857,921	740,267
196,010	702,654	374	448,970	6,994 7,840	11,383,424	3,774,365	3,251,806	522,559
200,457	644,027	561	740,703	7,840	13,833,153	3,891,160	3,496,631	394,529
193,110	762,090	939	1,655,214	8,546	15,649,929	3,951,018	3,499,517	451,501
319,971	779,940	1,802	3,311,274	9,569	18,553,889	3,999,091	3,547,974	451,117
258,525	651,279	2,002	4,453,016	10,203	20,880,501	3,962,874	3,394,434	568,440
246,016	685,847	2,745	4,886,554	10,847	22,285,246	3,869,071	3,179,737	689,334
258,318	777,209	2,601	6,431,269	10,504	22,907,172	3,495,039	2,849,397	645,642
305,058	781,327	5,460	13,744,303	11,725	26,748,253	3,257,108	2,706,085	551,023
225,318	467,205	3,110	6,852,715	9,007	20,252,608	2,522,347	1,954,612	567.735
256,873	338,770	3,003	6,502,053	7,903	19,020,722	2,133,240	1,524,181	609,059
229,348	354,775	3,949	8,428,038	7,259	18,549,637	1,770,547	822,389	948,158
366,603	411,025	6,770	15,904,724	6,053	16,260,977	1,466,505	786,462	680,043
149,125	149,201	2,233	7.317,450	1,980	6,341,950	1,145,843	160,000	985,843

COMPANY, MONTPELIER, VT.

Commenced Business February 1, 1850.

Estee, ad Vice-Pres.; Osman D. Clark, Sec.; H. M. Cutler, Treas.; Med. Dir.; F. A. Howland, Counsel.

1,331,941	3,389,017	11,387	20,822,389	63,460	125,602,778	28,360,350	25,346,982	3,013,368
1,249,227	3,148,496	10,913	21,004,122	58,788	118,301,698	25,335,59I	22,745,837	2,589,754
1,150,452	2,803,690	9,231	18,939,323	53,392	108,573,050	22,382,236	20,149,789	2,232,447
1,247,802	2,816,846	9,667	18,880,414	49,117	99,471,839	19,892,635	17,897,997	1,994,638
-,-4,,095	2,010,040	9,007	20,000,414	49,11/	99,472,039	19,092,033	1/109/199/	-12241-20
1,121,820	2,764,139	9,294	17,917,591	44,116	89,890,026	17,733,800	15,863,196	1,870,604
983,112	2,620,806	6,762	12,871,055	39,091	80,656,558	16,131,263	14,216,715	1,914,548
880,020	2,348,893	6,931	13,873,166	36,621	76,663,080	14,825,163	13,006,827	1,818,336
726.416	1,086,305	6,590	13,611,204	34,352	72,474,731	13,542,865	11,884,320	1,658,536
838,714	2,223,761	7,523	15,808,054	32.742	69,723,642	12,144,839	10,704,975	1,439,865
651,172	1,857.779	6,813	14,769,916	30,186	64,975,950	11,036,297	9,614,963	1,421.334
614,672	1,703,316	5,957	12,519,496	28,344	61,632,613	9,880,656	8,750,655	1,130,001
602,538	1,557,416	6,980	15,477.172	26,678	58,678 353	8,762,431	7,763,494	998,937
603,234	1,551,935	5,692	14,714,421	23,303	51,369,348	7,564,149	6,720,044	844,105
522,510	1,251,414	5,833	15.148,462	21,604	46,362,301	6,763,845	5,915,593	848,252
436,706	1,075,872	4,744	12,743,988	18,824	38,767,541	5.917.195	4,986,308	930,887
322,554	042,051	5,018	11,976,388	16,850	32,312,303	5,167,543	4,327,647	939,896
225,230	670,480	3,927	8,226,770	14,348	24,922,324	4,405,315	3,697,558	707,757
177,867	514,236	3,628	6,088,563	12,595	20,050,506	3,880,523	3,190,893	680,630
152,006	451,121	3,508	4,659,306	10,776	16,579,518	3,523,821	2,796,759	727,062
-5-,000	73-,	3,300	41-2912-0	,,,	10,379.310	3,323,022	-1/901/39	7-7,0
126,956	432,768	2,933	3,683,605	8,917	14,106,761	3,181,162	2,491,947	689,215
87,q61	369,998	2,210	2,698,006	7,255	12,121,725	2,911,871	2,239,276	672,595
64.491	301,119	1,605	2,096,818	5,904	10,669,009	2,768,287	2,062,126	706,161
59,174	259,084	865	1,435,410	4,844	9,516,360	2,559,375	1,894 934	664,441
53,122	243,050	518	1,020,348	4,295	8,717,443	2,386,737	1,768,154	618,583
50 50	245,860	368		4 000	9 006 000		- 6	604.000
52,507 41,680	245,600		1,022,767	4,032	8,306,052	2,250,585	1,625.595	624,990
		230 285	703,025	4,009 4,216	8,183.357 8,562,232	2,191,613	1,540,236	651,377 638, 236
45,870	289,714		804.279			2,100,855	1,462,619 1,410,915	663,892
52,580	231,814	388	1,111,191	4,484	9,440,381	2,074,807	1,410,915	
51,411	232,741	704	1,589,578	4,651	9,919,536	1,845,750	1,207,050	557,900
47.327	231,975	720	1,802,177	4,422	9,637,698	1,729,261	1,198.119	531,142
54,876	213,813	623	1,663,546	4,204	9,086,023	1,535,729	1,064,869	470,860
51,567	173,731	753	2,058,504	4,145	8,764,447	1,372,177	950,801	421,376
44,508	138,168	1,051	2,506,488	3,876	7,712,976	1,194,645	820,007	374,638
37,511	159,723	876	1,922,833	3,226	6,109,326	1,011,972	704.234	307.738

Reserve at 4 per cent; new business since 1900 at 3 per cent.

NATIONAL LIFE

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
•	s	s	s	s	s	s	s	<u>.</u> .
1869	170,430	67,386	237,816	41,965	· · · · ·	12,180	31,035	85,189
1868	150,520	51,716	202,236	35,861		13,449	21,080	70,390
1867	146,427	40,721	187,148	37,462		13,404	4,760	55,626
1866	129,852	33.648	163,500	46,735		10,682	8.062	65,479
1865	110,851	33,648 28,268	139,119	19,400		9,857	55,030	84,287
1864	82,992	32,840	115,832	40,312		3,267	(*)	43.579
1863	66,807	21,542	88,349	15,307		3,758		19,065
1862	57,997	21,946	79.943	25.788		3,758 4,082		29,870
1861	53.055	15,306	68,361	26,413		3,190		29,603
1860	52,768	14,627	67,395	19,175	••••	1,781	•••••	20,956
1859	47.445	14,328	61.773	7,619		590		8,209
1858	41 268	13,264	54-533	9,460		1,458		10,918
1857 1856	40,632	9,761	50.393	15.775		824		16,599
1856	36,353	6,884	43,237	8,252		785		9,037
1855	27,271	5,596	32,867	11,600		785 568	•••••	12,168
1854	27,488	5,070	32,558	6,500		478		6,978
1853	28,568	3,432	32,000	6,800		261		7,061
1852	23,545	1,266	24,811	6,400		47		6,447
1851	19,789	304	20,093	6,700				6,700
1850	14,170	46	14,216	1,000				1,000

Dividends prior to 1865 were declared every five years and computed as reversionary additions or they were
used in reduction of future premiums.

Incorporated April 1, 1835.

NEW ENGLAND MUTUAL LIFE

B. F. Stevens, Pres.; Alfred D. Foster, Vice-Pres.; S. Franksford Trull, Sec.; Wm. B. Turner, Reginald Foster, Counsel;

****	4,932,088	1,583,419	6,515.507	2,088,498	403,491	492,641	549,167	0 500 505
1903	4,562,764	1,511,756	6,074,520	1,922,758	320,042	449,148	527,540	3,533,797 3,219,488
1902	4,231,685	1,398,057	5,629,742	1,794,299	321,515	438,635	485,896	3,040,345
1000	4,059,410	1,313,759	5,373,169	1,681,028	449,767	536,019	470,396	3,137,210
1899	3,794,598	1,224,030	5,018,628	1,655,349	363,242	493,824	439,154	2,951,569
1033	31/941390	-141030	3,010,020	-1-00:049	3-3,-4-	793,0-7	ן דכייענד	-,95-,309
1898	3,339,254	1,161,518	4,500,772	1,644,640	246,953	576,330	565,118	3,033,041
1897	3,527,873	1,175,795	4,703,668	1,570,491	210,268	688,938	566,984	3,036,681
1896	3,325,936	1,129,765	4,455,701	1,550,284	318,118	658,720	517,235	3,044,357
1895	3,068,356	1,054,917	4,123,273	1,363,210	300,206	476,555	525,142	2,665,113
1894	3,079,506	1,124 134	4,203,640	1,446,842	244,141	607,373	530,588	2,828,944
74	31-79.5	-11-51	1131-1		111-1-1	1.57.5	33-13	-,,
1893	3,048,005	1,118,166	4,166,171	1,456,948	254,490	526,374	668,976	2,906,788
1892	3,021,100	1,145,585	4,166,685	1,290,554	243,332	399,290	581,054	2,514,230
1801	2,926,245	1,000,681	4,025,926	1,403,801	237,177	454,840	478,035	2,573,853
1890	2,801,838	1,032,144	3,833,982	1,373,323	257,217	293.372	588,377	2,512,289
188g	2,628,886	1,043,251	3,672,137	1,190,832	259,135	243,065	561,011	2,254,043
•		"		' -				
1888	2,472,810	1,014,106	3,486,916	1,201,654	202,203	304,992	594,979	2,303,828
1887	2,337,007	1,042,906	3.379.913	1,016,322	300,275	315,458	423,792	2,055,847
1886	2,211,776	942,110	3,153,886	1,035,243	257,315	228,736	450,280	1,971,574
1885	2,111,431	931,352	3,042,783	1,099,450	280,373	231,128	481,333	2,092,284
1884	2,003,657	862,990	2,866,647	1,075,320	313,627	252,429	535,526	2,176,902
				0 -0				
1883	1,961,319	995,883	2,957,202	998,184	336,356	188,436	533,587	2,056,563
1882	1,824,588	830,019	2,654,607	1,004 869	333,914	134,501	516,904	1,990,188
1881	1,703,044	848,929	2,551,973	873,779	373.946	163,721	541,776	1,953,222
1380	1,568,043	878,681	2,446,724	830,285	419.451	135,848	515,221	1,900,805
1879	1,558,845	860,325	2,419,170	811,490	458,377	267,925	496,841	2,034,633
-0-0	- 60	900 000		60,006	000 000	246 492	#0# 0#0	
1878	1,680,023	820,088	2,500,111 2,862,282	674,056	378.237	346,789	505,252	1,904,334
1877	2,002,040	860,242	2,800,818	834,661 806,462	239,205	537.139	517,409	2,128,474
1876	1,996,287	804,531			280,227	602,730	470,042 610,811	2,159,461
1875 1874	2,256,494	864,411 870,090	3,120,905 3,267,537	820,174 882,122	198,595 56,213	353,885 571,116	460,383	1,983,465 1,969,834
1074	2.397.447	8,0,090	3,20/,53/	002,122	50,215	3/1,110	400,303	1,909,034

OF VERMONT-Continued.

Expanses, Etc.	Total Disburse- ments,	New Bus'ness.			TANDING TRANCE.	Assets.	\$ 633,730 548,233 499,494 # 395,734 # 342,265 # 271,335 # 243,299 # 202,433 # 192,746 # 178,636	Surplus.
Etc.	ments.	No.	Amount.	No.	Amount,	·	4 34	4 %.
\$. s		s		\$	\$	s	\$
28,547	113,736	355	706,530	2,673	4.776,741	914,823	633,730	281,093
22,455	92,845	309	580,019	2,498	4,454,913	780,115		231,882
19,467	75,093	342	627,364	2,403	4,248,678	663,604		164,110
20,357	85,836	452	932,318	2,249	3,954,596	569,208		# 173,474
20,705	104,992	461	897,300	2,025	3,445,757	474,083		и 131,818
15,810	59,389	468	727,600	1,718	2,763,976	440,029	# 271,535	n 168,494
13.241	32,306	248	388,550	1,383	2,242,519	375,775		n 132,476
12,231	42,101	170	249,700	1,216	1,978,347	312,738	# 202,433	# IO9.305
12,216	41,819	127	192,800	1,217	1,974,428	291,540	# 192,746	# 98.79
14,033	34,989	281	444,200	1,248	2,008,137	272,275	# 178,636	n 93,639
13,800	22,000	255	376,700	1,118	1,706,096	195,758		
10,535	21,453	176	282,215	1,002	1,541,696	155,994		
10,911	27,510	299	451,150	1,044	1,545,423	122,915		
9 324	18,361	326	491,991	965 768	1.354.373	100,032		
7,570	19,738	Ī54	205,711	768	1,012,461	75,159		
8,294	15,272	180	220,150	776	992,150	62,028		
8,285	15,346	272	279,600	776 829	1,020,580	44,742		
6,455	12,902	284	266,250	696	877,230	28,088		
5,859	12,559	264	394,780	523	718,780	16,177		
4.571	5,571	381	465,700	367	452,250	8,646		

s Reserve calculated at 5 per cent.

INSURANCE COMPANY, BOSTON, MASS. Commenced Business February 1, 1844. Ass't Sec.; Daniel F. Appel, Supt. of Agencies; Edwin Welles Dwight, M. D., Med. Dir.; Herbert B. Dow, Actuary.

								
1,280,006	4,813,803	10,189	22,536,288	58,312	145,379,872	35,784,010	32,573,287	3,210,723
1,124,546	4,344,034	8,370	19,538,685	52,881	135,256,636	34,432,217	30,904,923	3,527,294
1,002,541	4,042,886	6,989	15,202,101	48.660	126,172,422	32,775,785	20,230,076	3,544,800
967,600	4,104,810	6,801	15,502,807	45,774	120,510,716	30,972,033	27.864.717	3,107,316
848,324	3,799,893	6.481	14,530,343	42,850	114,531,763	20,603,317	26,807,520	2,795,798
-4-75-4	3.77533	-,4	-4155-1545	4-,-5-	4,55-,7-5	-51313-7	,,,,	-17 3317 3-
896,545	3,929,586	6,490	15,570,459	40,466	110.281.154	28,109,074	25,825,346	2,283,728
827,626	3,864,307	6,402	15,934,715	38,050	104,876,930	26,039,136	24,820,558	2,118,578
722,569	3,766,926	4,016	10,330,563	35,919	99,996,092	25,910,905	23,821,889	2,089,016
670,759	3,335,872	4,689	12,998,186	34,969	98,597,056	25,297,584	23,145,275	2,152,309
604,954	3,433,898	3,863	11,050,210	32,996	93,868,387	24,165,418	22,203,221	1,962,197
60. m.s			. 6	6			0- 6	- 6
604,549	3,511,337	3,533	9,644,040	32,156	92,429,019	23,115,226	21,487,630	1,627,595
624,769 586,907	3,138,999 3,160,760	3,872	11,201,136 10,874,071	31,237	90,859,097	22,951,813	20,635,708	2,316,105
567,364		3,582		29,829 28.619	87.356,297	21,946,691	19,803,883	2,142,808 1,964,744
	3,079,653 2,803,823	3.754	11,792,960		84,024,809	21,015,948	19,051,204 18,100,467	2,482,490
549,780	2,003,023	3.759	11,067,055	27,096	78,954,903	20,502,957	10,100,407	2,402,490
517,281	2,821,109	3,276	9,291,981	25.305	73,591,241	19,656.672	17,287,259	2,369,413
449,897	2,505,744	2,773	7,967,623	23,817	69,754,124	19,008,247	16,471,083	2,537,164
522,076	2,493,650	2,551	8,034,024	22,819	67,241,961	18,562,660	15,885,546	2,677,114
445,831	2,538,115	2,523	7,681,937	22,065	64.634,400	17,780,502	15,203,872	2,576,630
405,849	2,582,751	2,206	6,394,323	21,279	62,628,796	17,026,978	14,577,090	2,449,888
382,270	2,438,833	2,637	7,235,550	20,820	61,694,591	16,841,507	14,263,578	2,577,929
360,504	2,350,602	2,086	6,190,292	19,854	59,297,737	16,374,085	13,813,039	2,561,046
399,547	2,343,760	1,994	6,311,612	19,400	57,801,580	16,151,744	13,504,726	2,647,018
315,045	2,215,850	1,928	5,934,788	18,967	56,148,626	15,022,032	13,280,916	2,633,016
308,801	2,343,434	1,543	4,756,675	18,776	55,040,488	15,112,342	13,145,106	1,967,236
_	_							
312,203	2,216,537	1,542	4,545,643	19,202	56,154,379	14,929,381	13,050,428	1,878,953
382,960	2,511,434	2,371	6,725,350	20,043	58,438,077	14,835,529	12,840,090	1,995,439
348,325	2,507,786	2,490	7,556,456	20,212	58,940,326	14,489.647	12,830,709	1,658,938
364,963	2.348,428	1,925	5,226,045	20,768	60,578,064	14,312,861	12,810,205	1,502,656
333.090	2,302,924	2,983	8,200,397	21,302	62,595,608	13,438,713	12,173,173	1,265,540

^{*} Reserve at 4 per cent; new business since 1900 at 31/2 per cent.

NEW ENGLAND MU

Үеаг.	Premiums.	Interest and Other Income.	Total Income,	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	s	s	s	s	\$	\$	s
1873	2,440,531	747,782	3,188,313	741,341	18,100	47I,449	400.615	1,640,505
1872	2,722,351	641,931	3,364,282	788,798	33,100	452,142	463,383	1,737,423
1871	2,715,202	546,953	3,262,155	789,099	36,000	800,538	480,070	2,105,707
1870	2,708,590	509,303	3 217,893	700,000	8,000	417,904	470,791	1,506,605
1860	2,535,126	398,431	2.933.557	655,669	10,000	233,644	720,528	1,619.841
2009	2,333,120	390,432	-1933-337	033,009	25,555	-33,044	/20,320	-1019.041
x868t	2,733,876	350,495	3,084,371	572,500	3,000	232,340	817,456	1,625,296
1867*	1.918.996	284,812	2,203,808	429,100	3,000	101,100	789,860	1,320,060
1866	1.548,893	227,817	1,776,710	314,400		96,696	1673,000	1,084,096
1865	1,061,253	178,500	1,242.753	324,028		75,520	10/3/000	399,548
1864	821,593	216,520	1,038,113	280,200		64,203		344,403
	92-1393		-1-3-1-3			-413		31717-3
1862	646,419	126,970	773,389	234,400	!	40,834	†748,000	1,023,224
1862	552,378	119,266	671,644	218 010		65,719	,,,,,,,,,	184,629
1861	475.598	102.533	578,131	134.800		56.577		191,377
1860	471,944	85,498	557.372	124,902		23.433		148,335
1859	374,158	75,706	449,864	112,200		17,614		129,934
49	3,4,-3	75.7						5.554
7858	328,113	65,547	393,660	87,300		24,185	1335,763	447,248
1857	256 495	58,462	314,957	94,350		15,611		100,061
1856	235,278	47.714	282,992	48,606		16,398		65,004
1855	198,164	40,761	238,925	71,000		10,179		81,179
1854	172,750	40,503	213,253	59,613		7,526		67,139
٠.		' "		021				52
1853	149,657	36,328	185,985	55,355		4,827	†146,915	207,097
1852	134.563	28,026	162,589	37,525		5,404		42,929
1851	119,674	23.217	142,891	38,057		3,307		41,357
1850	119,144	22,254	141,398	39,417		4,272		43,689
1849	108,479	17,454	125,933	32,880		4,288		37,168
•••		1	1	1	1			-
1848	90,544	13,384	103,928	32,100		3,009	145.890	80,999
1847	80,070	11.376	91,446	11,000		2,703		13,703
1846	63,401	7,895	71,296	20,900		915		21,815
1845	41,944	4,169	46,113	1,000				1,000
1844	23,499	2,198	25,697					
	1	1		1	1	l		i

^{*} Year ended Nov. 30 until 1868.

Incorporated May 21, 1841.

NEW YORK LIFE INSURANCE

John A. McCall, Pres.; Henry Tuck, Geo. W. Perkins, D. P. Kingsley, Thomas A. Buckner, John C. McCall, S. M. Ballard, Secs.; Edmund D. Randolph, Treas.; Arthur R. Grow, F. A. Jackson, Peter Duncanson, E. A. Anderson, Comptrollers; John C. Whitney, Ernest H. Lines, Frank de la Vergne, Med. Dirs.; George W. Hubbell,

	<i>(</i> '				1	i	1	
1903	73,382,174	14,887,357	88,269,531	16,860,082	5,992,637	6,412,236	5,339,292	34,604,247
1902	65,049,944	14,058,457	79,108,401	15,932,507	5,671,708	4,713,830	4,240,515	30,558,560
1901	56,412,619	14,861,531	71,274,150	14,817,287	5-549-744	3.799.437	3,442,921	27,609,389
1900	48,758,578	10,579,147	59-337-725	12,580,993	4,528,998	3,417,681	2,828,154	23,355,826
1899	42,138,502	10,232,761	52,371,263	11,403,772	4,638,290	3,396,166	2,768,749	22,206,977
1898	35,632,649	9,799,268	45,431,917	10,259,800	5,145,460	3.355,174	2,759,432	21,519,866
1897	32,980,961	8,812,124	41,793,085	9,669,597	4,403,337	2,901,540	2,434,982	19,409,456
1806	31,138,076	8,001,482	39,139,558	9,462,506	3,860,701	2,995,144	2,165,269	18,483,620
1895	30,318,751	7,573,514	37,892,265	8,677,033	3,430,238	2,877,925	1,808,336	16,793.532
30	3913-9173-	7137313-4	37,090,003	0,077,033	3173-1-3-	-10//1903	-,000,330	1/93.33-
1894	29,411,386	7,071,927	36.483,313	8,228,608	2,820,238	2,934,402	1,681,755	15,665,003
1893	27,488,657	6,374,990	33,863,647	8,440,093	2,494,903	2,359,062	I,744,392	15,038,450
1892	25,040,114	5,896,477	30,936,591	7,896,589	2,487,432	2,202,771	1,408,220	13,995,012
1891	26,256,275	5,597,920	31,854,195	6,087,621	2,441,429	2,882,100	1,260,341	12,671,491
1890	26,587,290	4,896,412	31,483,702	6,099,308	2,368,225	2,663,564	2,148,447	13,279,544
1090	20,307,230	4,030,411	32,403,700	0,039,300	2,300,223	2,003,304	-1-40,447	~31 ~ /713 14
188q	04 040 577	4,587,606	28,830,123	5,032,466	2,380,382	2,240,945	2,467,329	
	24,242,517	4,507,000					2,407,329	12,121,122
1888	20,560,610	4,310,564	24,871.174	4,412,050	2,071,264	2,180,269	2,309,488	10,973,070
1887	17,826,892	3,763,953	21,590,845	3,916,997	1,412,287	1,881,704	2,324,223	9,535,211
1886	15,160,469	3,671,289	18,831,758	2,757,036	1,480,837	1,315,118	2,074,239	7,627,230
1885	12,480,848	3 424,293	15,905,141	2,999,110	1,641,035	1,350,460	1,691,269	7,681,874
•		1 - 1. 70	1]	,		1	7

[†] Dividends declared.

[‡] Thirteen months ending Dec. 31.

TUAL LIFE-Continued.

Expenses, Etc.	Total Disburse-	New	Businuss.		TANDING FRANCE,	Assets.	Liabilities.	Surplus.
E	ments.	No.	Amount,	No.	Amount.		43.	4 2.
\$	\$		s		s	s	s	\$
354-973	1,995,478	3,050	8,076,864	21,854	64,329,160	12,503,673	11,324.998	1,268,67
471.250	2,208,673	2,799	6,874,773	22,337	65,964,525	11,498,416	10,271,038	1,227.37
362,718	2,468,425	2,916	7,311,637	22,892	67,815,733	10,401,791	9.157,603	1,244,1
392,851	1,989 546	4,000	10,000,000	23,376	69,975,896	9,685,482	8,584,896	1,100,58
492,360	2,112,201	6,100	17,000,000	24,698	74,850,831	8,620,297	7.477.905	1,142,39
471,526	2,096,822	5,691	16,976,086	21,293	66,058,900	7,207,603		
270,980	1,591,040	3,839	12,376,212	16,976	52,367,184	6,082,400		
219,725	1,303,821	4,649	13,296,275	12,296	38,270,130	4,835,851		• • • • • •
131,336	530.884	2,399	7,748.384	9,049	28,832,105	3,452,761		• • • • • •
90,334	434.737	1,750	5.328,560	7,613	23,596,632	2,882,651		• • • • •
72.861	1,096,095	1,607	4.745,686	6,487	19,959,247	2,840,700	•••••	
57.973	342,602	1,364	3,452,125	5.395	16,524,311	2,395,806		
49,550	240,927	1,000	2.866,575	4,881	15,423,611	2,059,043		
45,192	193.527	1,388	3,905,250	4,648	14,910,626	1,759,721		
36,933	166,867	1,007	3,353.700	3,844	12,689,526	1,416,134	•••••	•••••
31,450	478,698	826	2,763,900	3,177	10,410,101	1,412,184		
24.557	134,518	532	1,873,525	2.796	9,042,501	1,184.038		• • • • • •
22,555	87.559	666	2,273,800	2,688	8,227.363	976,316		
18,588	99.767	516	1,717,550	2,559	7.164,963	790,910	•••••	
18,752	85,891	453	1,330,900	2,512	6,400,663	664,278	•••••	•••••
15.724	222,621	502	1,116,150	2,434	5.786,379	<i>7</i> 01,487		
13,776	56,705	488	1,041,100	2,317	5,384,579	593,599		
12,730	54,087	343	806,725	2,152	5,005,191	495,674		
11,771	55.460	335	733,380	2,051	4,710,496	405,162		
11,696	48,864	557	1,125.332	1,908	4,338,896	320,343	•••••	• · · · · •
10,305	91,304	385	888,350	1,602	3,791,344	280,432		
11,621	25,324	461	897,840	1,377	3,234,094	220,370		
11,532	33,347	435	985,225	1,096	2,735,229	156,437		
6,905	7,905	459	1,112,274	753	1,941,744	113,369		• • • • • •
3.535	3.535	343	948,110	340	946,110	72,162		

COMPANY, NEW YORK.

Commenced Business April 12, 1845.

Vice-Presidents; Rufus W. Weeks, William E. Ingersoll, Edward R. Perkins, ad Vice-Presidents; Arthur Hunter, Adolph Davidson, Actuaries; Hugh S. Thompson, J. E. Gillies, John A. Horan, Auditors; S. Oakley Vanderpoel, Oscar H. Rogers, Morris L. King, Harry H. Bottome, James H. McIntosh, General Solicitors.

1	1	1		I	1		‡	1
18,279,212	52,883,459	172,652	329,875,034	812,711	1745,212,899	352,652,048	305,547,001	47,105,047
16,367,031	46,925,591	156,884	305,695,229	704.567	1553,628,026	322,840,900	272,806,781	50,034,119
13,845.094		132,731	265,380,875	599,818	1365,369,299	290,743,386	241,481,268	49,262,118
12,193 743		116,332	234,783,625	511,600	1202,156,665	262,196,512	216,207,261	45,989,251
10,538,392	32,745,369	100,473	205,182,157	437.776	1061,871,985	236,450,348	195,014,865	41,435,483
8,979,087		74,306	154,223,057	373.934	944,021,120	215,944,811	178,068,632	37,876,179
8,401,491	27,810,947	64,407	137,563,619	332,958	877,020,925	200,694,441	167,322,409	33,372,032
7.915.335	26,398,955	55,041	123,812,865	299,785	826,816,648	187,176,406	160,494,409	26,681,997
7,869,524	24,663,056	54,634	136,000,317	277,693	799,027,329	174,791,991	150,753,313	24,038,678
8,474.427	24,139,430	81,324	206,545,392	277,600	813,294,160	162,011,771	141,762,463	20,249,308
8,386,275		85,604	228,417,114	253,876	779,156,678	148,700,781	131,675,151	17,025,630
7,659,279		66,259	173,605,070	215,968	689,248,629	137,499,199	120,694,251	16,804,948
6,786,599	19,458,090	52,746	152,664,982	193,452	614,824,713	125,947,291	110,806,268	15,141,023
6,682,319	19,961,863	45,754	159,576,065	173,469	569,338,726	115,093,966	100,024,919	15,069,047
5,754,828	17,875,950	39,499	151,119,088	150,381	495,601,970	104,415,322	88,761,050	15,654,263
4,416,540		33,334	125,019,731	129,911	419,886,505	92,685,062	79,135,963	13,549,999
4,290,314		28,522	106,749,295	113,323	358,935,536	82,506,354	70,659,561	11,846,793
3.182,977	10,810,207	22,027	85,178,294	97,719	304,373,540	74,921,927	63,157,551	11,764,376
2,639,646		18,566	68,521,452	86,418	259,674,500	66,515,406	56,716,230	9,799,176

[‡] Reserve at 3 per cent on business since 1900; 4 per cent prior.

NEW YORK

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	\$	\$	\$	\$	\$	\$	\$
1884	10,959,363	2,873,389	13,832,752	2,257,176	1,725,827	961,871	1,790,081	6,734,955
1883	10,530,940	2,676,592	13,207,532	2,263,092	1,153,444	869,840	2,413,014	6,699,390
1882	8,730,871	2,763,273	11,494,144	1,955,292	936,313	881,818	2,435,887	6,210,310
1881	7,834,378	2,498,567	10,332,945	2,013,203	973,285	375,063	1,730,269	5,091,820
1880	6,545,461	2,278,711	8,824,172	1,731,721	837,308	377,363	I,553,499	4,499,891
1879	5,865.239	2,021,887	7,887,126	1,569,854	1,210,016	516,280	1,525,340	4,821,490
1878	5,689,552	1,958,335	7,647,887	1,687,675	831,243	733,000	1,555.675	4,877,593
1877	5,722,264	1,852,121	7,574,385	1,638,128	307.794	980 912	1,440,936	4,3,7,770
1876	5,866,037	1,863,522	7,729,559	1,547,648	178,538	1,107.372	1,409,309	4,242,868
1875	6,143,432	1,800,930	7,944,362	1,524,815	124,625	1,111,742	1.369.955	4,131,137
1874	6,549,029	1,633,535	8,182,564	1,469,686	63,130	1,539,975	1,486,630	4,559,421
1873	6,102,009	1,354,415	7,456,424	1,446,123	37,955	1,508,669	835,636	3,828,384
1872	6,391,735	1,202,974	7,594,709	1,408,520	18,181	1,481,789	781,603	3,690,093
1871	6,221,292	1,137,971	7,359,263	1,318,958	11,653	1,105.855	849,678	3,286,144
1870	5,658,265	816,217	6,474,482	1,278,863	4,104	521,604	1,058.929	2,863,500
1869	4,983,116	867,667	5,850 783	758, 104	3,083	241,807	I,535,399	2,538,393
1868	3,624,898	758,112	4,383,010	741,043	2,663	133,201	1,225,865	2,102,772
1867	2,977,623	489,256	3,466,879	561,921	4,171	99,722	381,959	1,047,773
1866	2,549,93I	358,881	2,908,812	480,197	1,688	43,998	282,224	808,107
1865	1,929,685	251,809	2,181,494	490,522	1,893	43,011	250,384	785,810
1864	1,348,306	243,303	1,591,609	315,200	2,057	62,110	93,555	472,922
1863	1,166,225	141,645	1,307.870	295,850	1,256	474,881	97.178	869,165
1862	568,916	118,334	687,250	169,297	955	50,116	99.659	320,027
1861 1860	439,110	99,224	538,334	169,369	108	74,660	124,331 38,666	368,468
1000	478,076	121,530	599,606	204,007	100	31,374	30,000	274,155
1859	460,136	90,341	550,477	242,046	108	27,790	32,498	302,442
1858	413,296	79,067	492,363	163,218	•	35.239	29,546	228,003
1857	389,422	80,331	469,753	151,403	••••	24,116	22,332	197,851
1856	355,239	57.149	412,388	176,558	••••	25.377	18,778	220,713
1855	317,240	55,878	373,118	135,727	••••	19,242	20,182	175,151
1854	310,609	38,614	349,223	173,674	1,228	44,153	13,606	232,661
1853	324,495	41,929	366,424	131,960	400	9,932	12,227	154 519
1852	325,304	26,946	352,250	106,106		•••••	7,196	113,302
1851	301,541	18,708	320,249	157,054		•••••	3,451	160,505
1850	256,852	16,070	272,923	76,186	í ····	•••••	1,737	77.9 2 3
1849	120,491	7,179	127,670	53,710			832	54,542
1848	144,441	3,814	148,255	39,950		• • • • • • • • • • • • • • • • • • • •	358	40,307
1847	69.427	1,950	71,377	11,744		•••••	48	11,792
1846	41,746	386	42,132	6,994	• • • • • • • • • • • • • • • • • • • •	•••••	• • • • • • •	6,994
1845	22,603	33	22,636	•••••	• • • • • • • • • • • • • • • • • • • •	•••••		•••••
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Incorporated March 2, 1857.

NORTHWESTERN MUTUAL LIFE INSUR

H. L. Palmer, Pres.; Willard Merrill, Vice-Pres.; Geo. C. Markham, 2d Vice-Pres.; J. W. Skinner, Geo. A. Harlow, M. D., Asst. Med. Dir.; C. H. Watson, Asst. Sec.; Joseph R. Dyer, Asst. 2d Asst. Sec.; J. C. Crawford, Asst. Actuary; Geo. E. Copeland, Asst. Supt. of Asst. Med. Dir.; W. R. Adams, Auditor; J. W. Du Four, Cashier;

LIFE .- Continued.

Expenses,	Total Disburse- ments.	New	Business.	Outstanding Insurance,		Assets.	Liabilities.	Surplus.
	ments.	No.	Amount,	No.	Amount,		1	
\$	\$		\$		\$	\$	\$	\$
2,991,664	9,726,620	17.463	61,484,550	78,047	229,382,586	58,941,739	52,323,582	6,618,158
2,231,986	8.931,376	15,561	52,735,564	69,227	198,746,043	55,202,315	48,045.993	7,156,321
1,785,828	7,996,138	12,178	41,325,520	60,150	171,415,097	50,550,982	43,478,970	7.072,012
1,475,695	6,567,515	9,941	32,374,281	53.927	151,760,824	47,044,269	39,825,708	7,218,561
1,217,980	5,717,871	6,946	22,229,979	48,548	135,726,916	43,031,142	36,327,173	6,703,969
1,158,365	5,979,855	5,524	17,098,173	45.705	127,417,762	38,858,831	33,484,427	5,374,404
1,033,273	5,840,866	5.082	15.949,986	45,005	125,232,145	36,643,923	32,175,308	4,468,615
1,505,694	5,873,464	6,597	20,156,639	45,605	127,901,887	34, <i>7</i> 87,610	30,809,613	3.977.997
955,235	5,198,103	6,514	20,062,111	45,421	127,748,473	33,163,715	29,226,284	3,937,431
729,623	4,860,760	7.029	21,964,190	44,661	126,132,119	30,505,122	26,975,863	3,529,259
742,870	5,302,291	7,254	21,809,389	43,398	122,835,123	27,179,394	24,802,115	2,377,279
820,522	4,648,906	8,834	26,621,460	43,160	123,672,386	24,342,452	22,719,164	1,623,288
907.793	4.597,886	8,910	27,096,273	41,234	118,622,605	21,533,061	20,313,603	1,219,458
854,335 1,055,680	4,140,479	8,908	24,603.306	38,988	113,154,800	18,595,817	17,521,774	1,074.043
1,055,060	3,919,180	9,925	27,051,995	37,266	111,355,358	15,861,221	15,266,323	594,898
1,024,319	3,562,712	10 725	34.104,284	33,145	102,132,513	13,424,925	12,259,626	1,165,298
736,360	2,839,132	9,112	30,774,108 22,678,117	28,340	86,733,575	11,000,823	9.775,970 8,120,569	1,224,853
497.109	1,544,882	6,666		23,002	69,406,478	9.159.754		1,039,185
434,800	1,242,907	7,296	22,734,308	20,847	60,433,749	7,009,092	5,955,230	1,053,862
333,681	1,119,491	5,138	16,324,888	16,077	45,485,726	5,018,449	4,332,482	685,967
251,671	724,593	4.905	13,147,558	12,920	34,651,300	3,741,078	3,181,851	559,227
225,734	1,094,899	4,675	11,339,234	9.949	26,194,426	2,705,667	2,421,039	284,628
134.775	454,802	3,302	7,734,645	7.733	22,293,864	2,592,633	2.553,604	39,029
102,172	470,640	1,201	3,264,100	5,125	16,411.259	2,114,766	`•••••	•••••
96,960	371,115	1,024	3,023,275	4.856	16,388,109	t,988,528		••••••
90,711	393,153	884	3,092,525	4,417	15,284,718	1,763,882		••••••
74,823	302,826	626	2,382,850	4,326	13.578,478	1,592,132	••••••	•••••
64,920	262,771	711	2,675,102	4,259	12,778,938	1,395,806	•••••	•••••
54.973	275,686	706	2,344,010	3.795	11,385,136	1,195,383	•••••	•••••
46,004	221,155	474	1,467,900	3.426	10,277,101	1,063,349	•••••	*******
46,594	279,255	485	1,429,961	3,430	10,290,662	899,899		•••••
52,673	207,192	639 1,260	1,942,071	3,838	10,510,000	801,343	•••••	•••••
59,020	172,322		2,514,500	4,188	10,325,000	636,679		• • • • • • •
57,748	253,970	1,329	3,220,900	4,000	9,492,000	456,751	••••••	•••••
52,047	129,970	I.755	3,536,400	3,671	7,816 000	* 354.755	•••••	••••••
25,627	80,169	1,069	1,734,000	2,834	5,552,000	* 211,803		
30,386	70,693	1,821	2,660,075	2,474	4,722,000	* 164,302		• • • • • • •
15,048	26,840	796	1,446,408	1,271	2,831,000	* 86.739		
10,431	17,425	632	1,346,828	<i>7</i> 93	1,846,000	40,003		• • • • • • • •
5,141	5,141	449	929,038	359	799,000	* 17,496	•••••	

[•] Net assets.

ANCE COMPANY, MILWAUKEE, WIS.

Commenced Business November 25, 1858,

Sec.; C. A. Loveland, Actuary; Chas. E. Dyer, Counsel; J. W. Fisher, M. D., Med. Dir.; Counsel; H. F. Norris, Supt. of Agencies; W. R. Nethercut, 2d Asst. Counsel; P. R. Sanborn, Agencies; Percy H. Evans, 2d Asst. Supt. of Agencies; Wm. Thorndike, M. D., 2d E. J. Stone, M. D., Confidential Home Office Representative.

5,930,326 4,770,908 4,498,456 4,468,191 4,259,536 3,479-352	21,036,545 18,324,698 16,842,933 14,323,414 13,289,007 10,765,432	30,500 30,350 29,223 25,602 28,966 30,201	72,319,021 72,919,373 70,318,227 65,345,814 73,430,743 76,257,159	280,443 262,094 243,158 224,747 211,926 196,022	662,851,194 620,681,283 574,705,000 529,647,290 497,606,125 457,712,738	178,200,625 165,141,239 151,944,757 139,512,166 126,646,728 115,446,643	† 172,211,657 159,663,608 146,662,526 133,945,514 121,112,031 109,084,215	c 5,282,231 c 5,566,653
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[†] Reserve 3 per cent on new business since 1899; 4 per cent prior. © Exclusive of tontine accumulations included with liabilities, \$19,005,174 in 1898; \$21,392,383 in 1899; \$23,360,346 in 1900; \$24,927,315 in 1901; \$25,424,594 in 1902; 25,897.879 in 1903.

NORTHWESTERN MUTUAL

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Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	<u>'</u>		• •					
1897	\$ 15,1 22,47 0	\$ 4,940,030	\$0,062,500	\$ 3,728,089	\$ 835,591	\$ 650,806	\$ 1,510,508	\$ 6,724,994
1896	14,263,174	4 326 654	18,589,828	3,256,661	805,096	891,143	1,372,628	6,325,528
1895	13.576,073	3,974,703	17.550,776	3,000.451	514,844	872,671	1,296,895	5,684,861
1894 1893	12,758,666 11,921,815	3,507,375 3,047,084	16,266,041 14,968,899	2,679,494 3,182,064	415,571 361,532	794.772 611,951	1,261,325 1,143,962	5,151,162 5, 299,509
7800	Pay ar6	0 550 509		0 849 080	4772 004	202.406	996	. 9 666
1892 1891	11,804,016 10 117,944	2,753,538 2,426,754	14.557.554 12,544,698	2,848,380 2,289,686	472.994 497,117	393,406 345,850	1,139,886	4,854,666 4,161,043
1890	8,922 775	2.196,503	11,119.278	2,122,290	470 498	340,872 267,007	989.476	3.923,136
1889 - 1888	7,347,194	2,032 265	9.379,459 8,000,633	1,887,540 1,316,898	459.527		928,048	3,542,122
1000	6,229,424	1,771,209	8,000,033	1,340,090	234.943	261,095	956, <i>7</i> 61	2,799,697
1887	5,220.953	1,639,166	6.860,119	1,416,303	304,806	169,089	1.457,611	3 347,809
1886 1885	4,416,489 3,785,045	1,454,308 1,319,184	5,870,797	1.000,569 1,049,004	343.613 487,831	248,913 322,365	820,904 778,594	2.413,999 2.637,794
1884	3,376,776	1,319,104	5, 104,229 4,655,882	860,267	614,401	284,166	727,135	2,485,969
1883	3,009,212	1,200,001	4.209,213	984,496	614,401 308,851	257,65 3	675,830	2,226,839
1882	2,620,148	1,175,690	3,795,838	859,683	405,492	191,279	686,896	8,143,350
1881	2,179 562	1,194,571	3.374.133	816.436	575,060	110.008	768,611	2,271,015
1880	1,876,925	1,268,032	3,144.957	698,522 819,825	551,896	141.830	788,262	2,180,510
1879 1878	1,860,978 1,984,578	1,317.567 1,332,867	3,178,545 3.317,445	703,517	740.959 862,518	310,778 603,196	792,184 919,562	2,663,746 3,088,793
-9			0 577 085	-60 99r	418,696	900.060	900 000	2,891,668
1877 1876	2,292,341 2,565,805	1,418,746	3,711,087 3.925,3 72	763,885 872,866	92,030	829,360 621,740	879,727 825,458	2,412 004
1875	2,676,739	1,376,754	4.053.493	645,504	56,783	547,716	754,487	2,004,490
1874 1873	2,839,270 2,952,464	953,788	3.992,661 3.906,252	636,023 701,108	18,139	550 678 539,516	560,181	1,898,856 1,801,805
			! !					
1872	2,939.597	755.467	3,695,064	581,987	400	434-343	449.372	1,466,102
1871 1870	3,113,546	659,046 460,707	3,772,592 3,670,370	606,021 477,085	1,333	477.958 297 677	497,072 16,062	1,582,384 790,824
1869	3,028,306	310,283	3 338,589	433,443		154,966 88,621	321,230	909,639
1868	2,222,248	194.997	2,417,245	326,413		88,621	214,750	629,784
1867	1,573,259	120,527	1,693,786	180,725		56,383	98,958	336,066
1866	1,002,855	71,353	1,074,208	107,463		20,842	443 269	128,748
1865 ‡ 1865 *	306,731 443,762	15,224	321,955 462,377	40,576 55,651		5,098 9,169	22,021	45,943 86,841
1864	200,180	11,361	211,541	25,500		5,829	17,386	48,715
1863	97.929	5,655	103.584	19,200		4,663		23,863
1862	68,484	3,201	71,685	6,800		241		7,041
1861	44.511	1,347	45.858	6,500		•••••	•••••	6,500
1860 1859	26,018	323	26,341 12,623	3,500		••		3,500
34	1 2,023		,3	''''	'''''			1
	1	1	<u>'</u>	l	1	l .	1	1

^{*} Year ended June 1 up to this year.

Incorporated Sept. 15, 1885.

NORTHWESTERN NATIONAL LIFE INSUR

W. F. Bechtel, Pres.; Fred. J.

1903	1,094,395	1,802,988	2,897,383	405,652	•••••	88,128	‡ 412,963	906.743
1901	2,044,847	256,297	2,301,144	468,556		37,998	24,905	531.459
1902	1,402,492	1,366,833	2,769,325	453,224		13,723	5,829	472,776

[‡] Includes reduction of policy leans \$400,555.

[‡] Business of seven months only.

LIFE, MILWAUKEE-Continued.

Expenses,	Total Disburse-	New	Business.	Out: Ins	STANDING URANCE.	Assets.	Liabilities,	Surplus,
ktc.	ments.	No.	Amount.	No.	Amount.		4%.	4%.
\$	s		\$		· \$	s	s †	·s
3 494 543	10,219,537 9,146,783	25,936	61,187,593	178,462	413,081,370	103,385,450	80,885,093	22,500,357
2,821,255 2,971 801	9,146,783 8,656,662	22,763 23,644	53,375.567 56, 798,29 1	165,415	384,167,829 364,259,235	92,633,604 82,902,389	73,122,596 66,388,828	19,511,008 16,513,561
2,329.747	7,480,909	21,257	50,436,320	155.785	340,697,569	73,324,694	59,178,578	14,146,111
2,285,536	7,585,045	21,357	52,143,471	136,410	325,152,947	64,012,297	52,712,726	11,299,576
560,658	7,415,324	27,068	70,743.889	128,349	312,512,603	55,225,025	46,768,705	9,456,320 7,873 915
2,248,324 2,059.669	6,409,367 5,982,805	26,436 23,418	68,556,597 62,310,954	113,528 98,525	275,674,753 238,908,807	48,808,880 42,338,259	40,934,965 35,821,588	7,873 915 6,616,671
1,718.724	5,260,846	19,013	51,777,480	84,329	202,405,923	37,107.929	31,475 923	5,632,006
1,479,393	4,279,090	15,480	43,577,360	73,130	172,518,801	32,650,860	27.987.374	4,663,486
1,423,891	4.771.700	13.304	35.608,930	64,406	147,615,323	28,836,356	24,819,130	4,017,226
1,162,508 851,183	3,576 <i>5</i> 07 3,488,977	11,631 9,034	31,446,673 26,259,387	56,544 50,100	127,629,903	26,648,075 24,238,046	22,310,313 20,331,925	4,337.762 3,906,122
753,742	3,239,710	7,012	21,057,952	45,948 43,801	98,798,982	92,497.773	19,022,087	3,475,686
73 ¹ .357	2,958,187	6,929	20,136.582	43,801	92,083,093	21,085,384	17,997.539	3,087,845
815.020	2,958,370	6 888	18,719,669	40,871	83,355,424	19,752,296 18.803,398	16,849,452	2,902,844
620,271 501,213	2,891,286 2 681.723	6,274 4,224	17,559,715 9,801,281	37,49I 34,172	74,503.740 64,9 67,08 1	18,295,331	15,919,578 15,343,256	2,883,820
465,192	3,128,938	3.739	9,036,426	33,066	61,948,888	17,952,747	14.964.963	2,987.78
440, 140	3,528,932	3,463	8,108 407	33,254	61,441,014	17,910,037	15,064,813	2,845,224
479,804	3,371,471	4,078	9,266,264	34,766	64,416,847	18,093,299	15,467,473	2,625,826
543,140 469,578	2,955 233 2 474,069	5,347 6,179	12,375,829	36,456 36,428	67,493,191 67,124,215	17,995 863 17,043,701	15,420,821 14,598,601	2,575,042 2,445,100
583,832	2.482,688	5,185	11,796,029	35,402	65,301,021	15.457.315	13,477,833	1,979,48
482.050	2,283,855	5,114	12,027.261	35,226	64,692,003	14,006,755	12,311,243	1,695,512
527.131 514.786	1,993,233	6,487 7.989	14,361,932 14,833,709	35,207	64.182,874 62,425,187	12,349,811	10,906.547	1.443,264
543,666		9.348	18,178,759	34,349 35,107	65,186,707	10,556,168 8 876,347	9,568,443 8,358,741	987,725 517,600
556.457	1,334,490 1,466,096	10,150	23.577.137	31,816	59,608,675	6,688,569	0,414,401	274,168
523,822	1,153,606	12,752	25,281,748	27,887	50.039,745	4.725.715	4.473.259	252,450
201,283	627,349	9,866 6.04I	20,368,124 10,570,600	21,380	36,539,333	3,125,172	2,647,211	497619
174,596 77,188	303.344 123,131	4,297	5,979,902	14,799	22,517,043 15,041,082	1,747.759 904,252		:::::::
90,782	177,622	3.392	4,897,750	8,125	11,217,155	592,179		
50,458	99,173	3,148	3,994,500	4 766	5,902,150	274.237	•••••	
24.734 15.980	48.597	1,186 1,081	1,207,950	2,285	3,076,150	161,363		
9,820	23,021 16,320	460	1,261,350 751,450	1,584 785	2,370,650 1,544,000	106,004 56.601		
6,685	10,185	350	713,300	414	962,100	25,053		
3,688	3.688	190	555,200	137	408,800	8,438		

[†] Reserve 3 per cent on new business since 1899; 4 per cent prior.

ANCE COMPANY, MINNEAPOLIS, MINN.

Commenced business Sept. 15, 1885.

Sackett, Sec.; A. F. Timme, Actuary.

669,844 412,825 254,623	1,576,587 999, 866 739,039	26,326 12,733 17,350	15,767,294 16,166,855 27,303,415		39,655,365 36,700,568 38,129,315		3,033,737 3,429,460 2,170,602	338,079 347,840 306,690
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Capital Stock, \$500,000. PACIFIC MUTUAL LIFE INSURANCE
Geo. A. Moore, Pres.; Geo. W. Scott, Vloe-Pres.; M. R. Higgins, 2d Vice-Pres. and Gen. Supt.;
W. R. Cluness, M. D., Med. Dir.;

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	s		S	s	ŝ	s	s	s
1903	1,767,054	321,362	2,088,416	389,175	50,273	122,605	127,999	600, 142
1902	1,473,236	263,714	1,736,950	344,605	52,317	89,381	134,699	621,002
1901	1,661,735	525,477	2,187,212	411,482	43,826	87,351	112,301	654,960
-			•					
1900	1,374,522	178,952	1,553,474	361,679	54,083	52,633	87,736	556,131
1899	1,067,860	199,941	1,267,801	258,143	44,462	68,663	71,144	442,412
1898	862,539	178,815	1,041,354	234,696	64,909	81,478	64.907	445.990
1897	683,856	156,577	840,433	185,897	55,800	105,629	65,490	412,816
1896	612,264	192,170	804,434	202,604	26,301	122,268	54,454	405,627
1895	550,419	166,827	717,246	137.872	40,060	114,866	53,002	345.800
1894	537,257	111.885	649,142	167,431	59,270	114,347	57,180	398,228
1893	524,94I	118,133	643,074	105,218	35,136	95,955	58,554	384,863
2093	324,941	110,133	043,0/4	193,210	33,230	951955	30,334	304,003
1892	547,174	146,939	694,113	185,158	45.738	94,415	56,566	381,876
1801	495,949	137,553	633,502	152,428	57,701	95.981	49,285	355-395
1800	454.515	124,267	578,782	158,115	80,660	68,143	36,095	
1880	416.716	133,158	549,874	111,499	57.181	65,026	34,408	343,013 268.114
1888	385,198	117,626	502,824	114,370	30,562	49.533	32,509	226,974
1887	250 002	119,220	470,123	118,142	26,158	47,435	35.773	227.508
1886	350,903 346,824	80,650		100,040	11,301	59,199	33·7/3 29:744	201,193
188<	339,572	67,272	427,474 406,844	148,922	25,231	65.430	29.794	269,377
1884	339,372	65,989	302,185	102,469	52,132	59,682	29,153	243,436
1883	324,288	75,087	399,375	112,592	66,974	47,089	20,636	247,291
5	3-4,	/5,00/	399,373		33,74	4//		10. 5
1882	313,477	62,000	375.477	99,226	23,253	52,893	20,582	195,954
1881	313,477 275,850	63,591	339,441	101,994	36,830	39,345	20,277	198,446
188o	302,436	72,912	375.348	75,858	70,694	39,345 66,948	15,672	229,172
1870	316,774	77,716	394, 190	70,788	132,778	<i>7</i> 6 912	10,848	291,326
1878	303,019	86,921	389,940	124,918	111,126	87,002	9.173	332,219
1877	333,480	97.079	430,559	118,793	2,000	131,125	12,545	264,463
1876	370.407	72,681	443,088	118,754		107,950	18,250	244,954
1875	237,165	71,323	308,488	86,414		30,013	19,990	136,417
1874	313,235	70,259	383,494	64,779		38,536	22,039	125,354
1873	284,943	67,328	352,271	96,164		26,387	33,853	156,404
1872	300,257	80,064	380,321	95,700		42,776	20,000	158,476
1871	364,918	65,266	430,184	47,500		8,012	••••	55.512
1870	377,678	35,115	412,793	26,056		2,570		28,626
1869	302,604	21,665	324,269	26,494		• • • • •	• • • • • • •	26,494
1868	124,354	13,316	137,670	5,000			l	5,000

Incorporated February 24, 1847.

PENN MUTUAL LIFE INSURANCE

H. F. West, Pres.; G. K. Johnson, Vice-Pres.; Lincoln K. Passmore, ad Vice-Pres.; Wm. H. Kingsley, of Agencies; Harry P. Gardner, Ass't Sec.; Paul Alexander, Ass't Treas.; Charles F. Shandrew, A. G. Greene, Registrar; Peter T. Wright, Ass't Actuary; Oliver P. Rex, M. D., Med. Director; Wm. E. Wehner, Ass't Med. Examiner; Sidney A. Smith, Cashier; George Wharton Pepper,

1903	11,848,667	2,992,051	14,840,718	2,768,424	979,346	882,464	785.331	5,415,565
1902	10,709,249	2,731,319	13,440,568	2,473,166	1,001,076	687,491	699,570	4,861,303
1901	9,682,902	2,350,231	12,033,133	2,756,281	911,079	795,601	625,224	5,088,185
1900	8,821,538	2,114,443	10,935,981	2,289,082	627,623	728,286	907,051	4,552,042
1899	7,634,247	1,948,922	9,583,169	2,007,990	453,574	637,844	865,639	3,965,047
1898	6,655,343	1,715,962	8,371,305	1,582,528	450,774	736,354	869,976	3,639,632

COMPANY, SAN FRANCISCO, CAL.

Incorporated January 2, 1868. Commenced Business April, 1868.

S. M. Marks, Sec.; R. J. Mier, Asst. Sec.; John F. Roche, Actuary; G. H. Sale, Supt. of Agents; W. R. Cluness, Jr., Asst. Med. Dir.

Expenses, Etc.	Total Disburse-	New	Business,		STANDING URANCE,	Assets.	Liabilities,	Surplus.
Dic.	ments.	No.	Amount,	No.	Amount.			7.00
\$	\$		\$		\$	\$	\$	\$
693,316	1,383,458	13,321	16,719,704	30,186	48,673,410	A 6,385,413	\$ 5,548,512	# 836,901
627,803	1,248,805	9,944	14,208,768	24,121	40,842,673	\$ 5.594.7 2 9	A 4,774,215	\$ 820,514
1,038,654	1,693,614	7,352	12,436,325	18,515	34,076,805	A 4,950,559	A 4,150,429	Å 800,130
791,310	1,347,441	6,121	10,222,966	88,518 14,497	<i>b</i> 16,679,555 27,151,612	\$ 4,041,705	Å 3,731,833	h 309,872
567,647	1,010,059	64,995 4,135	\$ 12,937,353 7.067,758	\$ 61,709 10,960	<i>b</i> 11,779,229 21,255,954	å 3,646,726	À 3,399,394	h 247,332
434,226	880,216	\$ 53,128 2,901	b 10,407,181 5,412,577	9,076	67,577,768 18,522,754	<i>k</i> 3,401,964	A 3,117,398	å 284,566
207 60-	584 FOT	8 29,929	b 5,725,262	ð 20,546	b 3,990,192	å a ang 900	i a ara re-	h 268,323
371,691	784,507	2,253 0 16,452	4.472,847 b 3.720,111	7.769 \$ 11,539	16,638,552	<i>i</i> t 3,238,888	k 2,970,565	# 200,323
275,037	680,664	1,898	4,056,582	6,898	0 2,367.726 15,278,860	A 3,069,252	\$ 2,830,825	A 238,427
210,244	556,044	8,077 1,432	<i>b</i> 1,227,704 2,990,833	6,289	<i>b</i> 658,616 14,258,140	£ 2,916,079	k 2,694,690	Å 221,389
146,062	544,290	1,516	3,221,047	5,982	14,152,895	A 2,813,858	A 2,563,934	h 249,92
139,268	524,131	1,206	2,952,339	5,526	13,725,832	A 2,678,158	A 2,457,333	A 220,825
142,584	524,460	1,301	3,376,615	5,206	13,271,458	A 2,588,782	A 2,376,931	Å 211,85
156,675	512,070	1,233	3,409,309	4,834	12,589,840	\$ 2,358,714	A 2,200,523	A 158,19
137,808	480,821	1,174	3.378,079	4,526	11,719 286	# 2,239,709	A 2,068,943	A 170,76
116,655	384,769	912	2,411,688	4.070	10,681,100	A 2,111,318	# 1,944,360	A 166,95
90,959	317,933	732	2,234,850	3,657	9,672,888	h 1,954,448	# 1,806,848	k 147,600
88,610	316,118	523	1,362,000	3,313	8,429,794	£ 1,672,138	À 1.578,105	A 94,033
78,370	279,563	504 566	1,276,689	3,185	8,073,900	A 1,485,817	A 1,399,667	A 86, 150
79,543	348,920	566	1,416,999	3,070	7.835,487	A 1,325,755	# 1,272,664	<i>i</i> i 53,091
87,173	330,609	350	971,380	3,000	7,883,155	1,241,237	1,180,282	60,955
85,644	332.935	437	1,281,416	2,954	7.792,933	1,140,470	1,085,880	55.599
93,262	289,216	615	1,968,115	2,868	7,569,464	1.073,543	a 953,713	a 119,825
129,381	327,827	560	1,480,795	2,782	7,049,158	963,372	a 863,010	a 100,36
120,283	349.455	745 8 ₅ 8	2,305,601	2,867	7,468,177	1,179,285	a 838,237	a 341,048
112,247	419,362 444,466	1,013	2,751,057 3,804,042	2,937 2,989	7,802,959 7,925,110	1,177,701 1,235.358	a 865,014 a 941,169	a 312,687 a 294,190
110,653	375,116	1,241	4,913,346	3,062	8,259.147	1,069,638	a 989,151	a 80,487
92,507	337,461	1,703	4.470,127	3,645	8,334,283	1,025.273	a 916,751	a 108,55
106,156	242,573	1,047	2,046,530	3,511	7,309 981	876,364	a 771,464	a 104,890
209,107	334,461	963	2,017,792	3,019	6,553,874	844,200	a 777,644	a 66,65
108,736	265,140	963 726	1,164,417	2,437	5,530,582	768,532	a 702,423	a 66, 100
103,044 102,186	261 520	814	1.731,661	2,303	6, 08 0,9 7 6	720,239	a 608,683	a 111,556
	157,698	795 888	2.022,004	2,047	5,900,714	658,108	a 487,438	a 170,676
104,491	133.117		2,528,617	1,969	5,896,124	537,659	a 398,549	a 139.11
110,853	137.347	1,162	3,773,012	1,469	4.954,350	372.057	a 256,994	a 115,06
40,384	45.384	520	1,841,400	514	1,829,600	227.704	a 26,680	a 201,02

^{*\$225,000} guarantee notes retired. ‡ Reserve at 4 per cent; on new business since 1900 at 3½ per cent. a Reserve calculated at 4½ per cent. b Industrial business; discontinued September 1901. A Includes accident department.

COMPANY, PHILADELPHIA, PA.

Commenced Business May 25, 1847.

Sec. and Treas.; J. J. Barker, Actuary; John W. Hamer, Mgr. Loan Dept.; H. C. Lippincott, Manager Comptroller; Henry H. Marot, Auditor; Harrison S. Gill, Supervisor of Applications and Death Claims; Harry Toulmin, M. D., Asst. Medical Director; J. P. Hutchinson, M. D., Medical Examiner; Senior Counsel; John D. Brown, Asst. Counsel; Howard C. Johnson, Asst. Counsel.

2,754,024 2,781,995 2,350,239 2,155,681 1,709,191 1,563,424	8,169,589 7,643,298 7,438,424 6,707,723 5,674,238 5,203,056	29,548 29,729 26,249 19,406 16,557 14,107	69,728,754 69,632,777 62,153,057 49,891,134 41,924,335 37,365,381	129,317 114,831 99,083 84,369 74,267 65,798	308,786,092 276,110,015 242,051,662 210,400,746 185,528,746 165,524,302	60,785,960 54,391,103 48,508,410 43,738,541 39,276,963 35,394,191	a 53,692,768 48,117,966 42,518,731 38,166,537 34,110,739 30,942,534	*7,093,192 *6,273,137 *5,989,679 *5,572,004 5,166,224 4,451,657
--	--	--	--	--	--	--	---	--

^{*}Includes surplus accumulated on special forms, \$2,483,984 in 1900; \$2,853,654 in 1901; \$3,273,841 in 1902; \$3,774,354 in 1903.

• Reserve on new business since May 1, 1902,at 3 per cent; May 1, 1896-1902, at 3½ per cent; 4 per cent prior.

PENN MUTUAL

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies,	Dividends to Policy- holders.	Total to Policy- holders.
	s	s	<u>s</u>	s	s	s	s	\$
1897	6,121,945	1,524,718	7,646,663	1,675,929	344,665	720,111	820,599	3,561,304
1896	5 552,301	1,407,438	6,959.739	1,711,319	405,407	717,123	772.233	3,606,082
1895	5,371,135	1,369,178	6,740,313	1,586,695	292,742	630,685	744,44I	3,184,563
1804	5,215,993	1.186,254	6,402,247	1,499,219	190,843	665,531	750,281	3,105,874
1893	5,018,274	1,112,061	6,130,335	1,455,572	191,294	447.394	768,102	2,862,362
1892	4.757.172	989,585	5,746,757	1,156,863	191.988	336,328	732.188	2,417,367
1891	4,074,503	926,915	5.001.508	1,136,199	198,179	336,328 315,890	732,188 661,775	2,312,043
1800	4,074,593 3,608,191	938,676	5,001,508 4,546,867	1,068,909	182,571	223.012	596,067	2,071,459
1889	3,084,563	823,880	3,908,443	860,842	180,388	216,434	532,383	1,790,047
1888	2,636,291	717,464	3.353.755	823,324	75,237	202,002	519,533	1,620,096
1887	2,341,497	658,774	3,000,271	594,485	64,242	216,460	437-947	1,313.134
1886	2,058,169	658,774 650.626	2,708,795	632,948	66,615	165,271	414.201	1,279,125
1885	1,826,701	543,512	2,370,213	691,450	54,895	208,959	414.291 386,703	1.342,007
1884	1,642,314	497,958	2,140,272	497,666	41.523	135,139	363,193	1,037,521
1883	1,505,800	463,568	1,969,368	602,413	41,523 67,680	117,494	310,143	1,097,730
1882	1,315,379	496,600	1,811.979	468,755	62,932	94,726	287,295	913,708
1881	1,180,654	412,868	1,602,523	488,593	92,255	84,309	277.377	042,534
1880	1,056,488	403,274	1,459,762	406,720	105,130	128.927	255,300	942,534 897,077
1879	1,030,042	374,548	1.413,500	370.973	77,719	182,020	255,300 234,819	865,53 r
1878	1,084,028	402,326	1,486 354	470,045	20,371	235,262	221,381	947.059
1877	1,159,154	383,015	1,542,169	354,208	25,200	203,278	230,953	813,639
1876	1,173.395	318,792	1,492,187	364,690	12,350	195,579	329 741	902,360
1875	1,043,731	557.682	1,601,413	306,284	11,700	157,459	285,022	761,365
1874	812,014	221,869	1,033,883	265,750	2,568	157.459 87.867	274,389	630,574
1873	975,198	260,829	1,236,027	378,013		53,198	370,721	801,932
1872	884,641	210,317	1,094,958	282,850		41,564	467,485	791,899
1871	887,545	219,679	1,107,224	168,000		80,428	283,357	531,785
1870	945,584	207,692	1,153.276	231,200		61,592	151,460	444,252
1869	737,167	182,580	919.747	121.700		30,936	108,660	201,290
1868	737,167 582,062	120,938	703,000	141,600		29,572	98,050	269,222
1867			615,455	122,450				
1866	•••••		483,021	125,550		• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	•••••
1865	240,237	116,779	357,016	109,300 72,600				
1864	197,627	138.467	336,094			• • • • • • • • • • • • • • • • • • • •	• • • • • •	
1863		•••••	252,050	82,500		•••••	•••••	•••••
1862	145,611	88,272	233,883	64,000				·····•
1861	-6		219,186	54,500		•••••		•••••
1860	167,503	69,854	237.357	44,570	• • • • • • • • • • • • • • • • • • • •	••••		
1859 1858	156,010	77,898	233,908 207,514	40,200 58,350		14,951	18,010	73,161
				1	ļ	l	ļ]
1857 1856	152,630	45,726	198,356	45,700 28,300				•••••
1855	132,030	43,720	173,928	35 200				
1854			155,271	35,300 39,817				
1853			146,551	29,250				
1852			134,420	34,600				
1851	107,187	7,816	115,374	54.800		1	3,099	
1850	10,,10,	,,020	115,195	48,000			3,099	48,000
1849			74,360	21,239				21,239
1848	43,055	1,107	44,162	5,000				5,000
•	1 .555	1	,,,	1 3,,,,,,,	1	1	1	

Incorporated May, 1851.

PHŒNIX MUTUAL LIFE INSUR

J. B. Bunce, Pres; J. M. Holcombe, Vice-Pres.; Wm. A. Moore, Sec.; Archibald A. Wm. D. Morgan, M. D., Medical Dir.;

Too	2,969,606	870.000	3,782,876	7.040.400		056 000	265,365	1,716,470
1903		813,270		1,043,493	151,213	256,399		
1902	2,763,862	803,445	3,567,307	1,043,493 840,861	149,393	286,029	248.474	I,524,757
1901	2,647,988	724,329	3,372,317	907,312	138,299	277,604	239,986	1,563,201
1900	2,542,093	662,120	3,204,213	872,198	123,791	217,606	244,381	1,457,976

LIFE. - Continued.

Expenses, Etc.	Total Disburse-	New 1	Business.		TANDING PANCE,	Assets.	Liabilities.	\$ \$ \$ \$ \$ 3.815.986 \$ \$ 65,561 \$ 3.815.986 \$ \$ 3.815.986 \$ 572.933 \$ 3.820.518 72.933 2.446.927 2.446.927 2.446.927 2.446.927 2.446.927 2.446.927 2.456.926
	ments.	No.	Amount,	No.	Amount.		9,70	4 20.
\$	\$		\$		\$	\$	s	\$
1,352,293	4.913 597	12,813	32,213,318	59,411	147,973,567	31,981,550	28,165,561	3,815,989
1,117,516	4,723,598	9,724	23,806,732	54,066	134,594,870	29,196,285	25,786,741	3,409.544
1,040,833	4,225,396	8,999	23.071,598	51,744	130,146,317	27,176,240	23,895,722	3,280,518
991,159 1,051,914	4,097,033 3,914,276	9,243 9,129	22,303,800 24,376,898	49,551 47,485	126,537,075	24,800,850 22,556,699	20,109,772	2,627,927
1,160,726	3,578.093	10,057	29,261,258	44,614	117,925,418	20,669,407	18,204,840	2,464,567
974,916	3,286,959	8,983	25,712,781	39.723	103,753,521 90,278,701	18,431,984	16,048,348	2,383,636
841,476	2,912,935	7.558 6,800	20,663,272	35,345	90,278,701	16,485,438	14,758,528	I, 72 0,9I0
771,923	2,561,970		18,418,000	31,408	79.069,580	15,093,494	13,256,193	1,837,301
609,292	2,229,388	5,685	14,786,090	27,714	68,372,882	13.721,469	11,933,707	1.787,762
538,748 488,417	1,851,882 1,767.542	5,118	12,817,177	24,909 22,162	61,018,805 53.911,873	12,519,093 11,352,202	10,743,903	1,775,190
418,501	1,760,507	4,595 3,883	8,430,635	19,834	47,989,223	10,338,654	8.067.003	1 1,554,004
374,800	1,412,321	2,878	6,372,186	17.743	43,979,860	9,605.390	8.381.833	1.223.55
346,989	1,444,720	2,937	6,846,525	16,483	41,521,675	8,957,141	7.7c6,868	1,250,273
318,188	1,231,896	2,634	6,495,480	14.972	38,194,522	8,449,908	7,163.275	
289,660	1,232,193	2,437	6,017,976	13,508	34,637,444	7,839 278	6,608,068	
237,464	1,134,541	2,122	4,791,405	12,234	31,608,564	7.431,249	6,202,680	
215,177 219,477	1,165,536	1,732 1,554	4,027,139 3,394,796	11,189	29,678,033 29,274,597	7,006,306 6,605,272	5,653,853	
247,894	1,061,533	2,202	5,371,841	10,905	30,757,072	6,242 230	i i	844.46
237,548	1,139,908	2,434	6.959,272	10,643	31,053,301	5,896,602	5.066.161	
196,929 168,882	958,294	2,244	6,556,543	9,545	28,389,667	5,337.238	4,687.722	
	799,456	1,226	2,961,565	9,545 8,175	24,521,171	4,621,573	4,221,340	
154,767	956,699	1,514	4,146,346	7,729	24.3°9,774	4,101,133	3,601,970	499,16
134,943	926,842	794 821	2,320,895	7,066	22,824,211	3,835,067	3,495,644	339,42
132,570 147.698	664,355 501,050	1,860	2.562,697 6,027,225	6,926	22,701,151 22,726,856	3,967,865 3,648,165	3,335,214	032,05
141,875	403,171		5.357.957	5,804	19,147,047	3,040,105	3,370,153	
82,412	351,634	1,496 880	3,232,180	4,706	15,049,740	2,541,680		341.37
•••••	203,333	7,110				2,001,646		
• • • • •	192,739	1,129	4,077,925		••••	1,697,741		
• • • • • •	150,952	415	I,444,700 I,264,700			1,499,568		•••••
• • • • • •	115,888	399	1,264,700	••••		1,376,435	•••••	
•••••	119,230	276	680,000	• • • • • • • • • • • • • • • • • • • •		1,221,290	•••••	•••••
	131,573	114				1,151.790		
	137,995	106		1,870	4,609,711	1,071,128	!	
•••••	101,317	200				•••••		
25,261	98,422	229			•••••	937,692		
•••••	81,621	199		••••	•••••	802,225	•••••	
•••••	71,378 51,631	244 275	•••••			715,761 612,725	•••••	
	54.643	246		::::		513,955		
	58,110	228				416,681		
•••••	47.743	299	•••••			334,307		
•••••	54,946 73,802	424				311,586		
6-0	73.802	445		1,507	3,708,860	257,218		
12,678	60,678	704 660		1,492	T 000 00-	142,682		•••••
11,277 7.300	32,516 12,300	418	*******	919 379		85,843 33,311		•••••
/.500	1 2,300	1 410	1	1 3/9		33,311		•••••

ANCE COMPANY, HARTFORD, CONN.

Commenced Business May, 1851.

Welch, Actuary and Ass't Sec.; S. H. Cornwall, Ass't Sec.; C. H. Lawrence, Auditor; George S. Miller, Supt. of Agencies.

200 047	2,515,811	8,284	14,364,393	46,077	76,663,067	17.011.162	‡ 16.281.146	700 076
799,341 763,165	2,287,922	7.439	13.247.535	42,712	70,864,592	15,699,212	14,994,063	730,016 <i>7</i> 05,149
739,071	2,302,272 2,261,463	6,529	11,687,911	40,036	65,872,834	14,423,414	13,767,613	655,801
803,487	2,201,403	9.332	15,737,182	39,009	63,802.139	13,283,008	12,715,223	567,785

[‡] Reserve at 4 per cent; on new business since 1900 at 3 per cent.

PHŒNIX MUTUAL

Year.	Premiums.	Interest and Other Income.	Total Income,	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
		•	•	1		•	1 .	
1899	\$ 2,180,644	\$ 633,909	\$ 2,814,553	\$ 871,033	\$ 117,153	\$ 269,719	\$ 220,497	\$ 1,478,402
1898	1.020.185	636,960	2,557,145	719,367	76,189	330,614	196,275	1,322,445
1897	1,589,458	593,537	2,182,995	649,303	137,968	197,516 168,811	181,357	1,166,144
1896	1,430,228	593,537 545,567	1,975,795	742,652	130,738	168,811	169,950	1,212,151
1895	1,330,733	550, <i>7</i> 80	1,881,513	698,750	141,622	118,444	I54,434	1,113,250
1804	1,192,773	556,458	1,749,231	643,999	165,036	137,288	141,233	1,087,556
1893	1,022,103	590,646	1,612,749	643,999 683,300	198,165	79,434	132,522	1,093,421
1892	920,025	597.545 580,673	1,517,570	710,663	195,713	45,646	127,566	1.079,588
1891	758,591	580,673	1,339,264	589,281	203,241	51,688	122,004	966,214
1890	703,073	606,753	1,309,826	582,110	259,801	84,473	125,384	1,051,768
1889	703,073 648,699	606,753 620,448	1,269,147	582,110 626,472	273,838	127,355 101,782	119,577	1,147,242
1888	678,248	622,072	1,300,320	577,989	161,196		110,927	957,894
1887	691,031	618,551	1,309,582	569,369	210,233	110,352	125,435	1,015.389
1886	689,396	606,185	1,295,581	462,091	302,965	132,242	126,476	1,023,774
1885	700,350	615,706	1,316,056	556,804	328,409	171,142	131,174	1,187,529
1884	719,089	598.727	1,317,816	585,198	242,536	177,698	138,822	1,144,254
1883	719,474	641,249	1,360,723	561,012	172,436	241,000	148,261	1,122,709
1882	751,301 814,261	652,622	1,403,923	553,267	216,454 235,831	243,711	156,118	1,169,550
1881	814,261	685,369	1,499,630	514,208	235,831	317,534	164,019	1,231,592
188o	910,538	692,245	1,602,783	498,599	244,714	401,526	179,171	1,324,010
1879	1,054,526	654,414	1,708,940	485.675	199,553	513,712	202,774	1,401,714
1878	1,309,557	654,414 668,384	1,977,941	745,556	90,637	635,545	242,842	1,714,580
1877	1,579,104	010.503	2,189,607	715,546	38,303	515,143	335,981	1,604,973
1876	2,014,816	682,795	2,697,611	741.793	23,400	482,930	511,208	1,759,331
1875	2,620,070	678,296	3,298,366	857,193	29,000	406,610	641,722	1,934,525
1874	2,724,515	651,097	3,298,366 3,375,612	872,812			0 961,957	1,834,769 2,018,016
1873	2,964,405	555.799	3,520,204	932,535	• • • • • •	٠٠:٠	01,085,481	2,018,016
1872	2,941,217	471,263	3,412,480	878 500	•••••	306,084	995,443	2,180,027
1871	2,721,191	413,455	3,134,646	687,163	•••••	273,411	667,904	1,628,478
1870	2,515,016	311,112	2,826,127	500,466		27,833	498,751	1,027,050
1869	2,171,381	260,192	2,431,573 1,929 608	247,594	88,000	65,917	184,673	586, 184
1868	1,741,948	187,660	1,929 608	150,951	16,000	20,202	122,368	309,521
1867 1866	1 058,245 765,472	120,799 83,136	1,179,044 848,608	101,700 90,258	6,000	6,849 8,365	32,453 22,020	147,002
	/03,4/2		040,000			0,303	'	120,052
1865	335,100 268,428	26,305 32,878	361,405	43,000 62,000			0 4,481	47,481
1865*	268,428	32,878	301,306	62,000	• • • • • •	• • • •	0 2,077	64,677
1864	128,109	33,980	162,089	27,700 26,800	• • • • • •	••••	0 1,910	29,610
1863 1862	87,109 59,624	19,396 14,189	106,505 73,813	20,800 27,500		••••	0 1,469 0 2,748	28,269 30,248
	39,0-4	14,109	/3/013	27,300		••••	0 2,,40	• • •
1861 1860	47.718	10,479	58,467	20,500		••••	0 I,132	21,632
1859	45,102 47,367	12,500	57,602	14,500 20,426		••••	0 1,414	15,914 22,802
1858	50,311	9,372 5,652	56,739 55,963	13,400		••••	0 2,376	22,002 T2 EE4
1857	50,648	5,838	56, 48 6	14,000		••••	0 154 0 166	13.554 14,166
1856	47.700		44,660	10,800				10,800
1855	41,123 33,240	3,537 2,923	36,163	21,000	. :::::	••••		21,000
1854	26,990	2,295	29,285	1,350		••••		1.350
1853	11,152	1,240	T2,392	3,500		••••		3,500
1852	4,754	604	5,358	3.3		••••		
J		- 1		1	j		1	

^{*} Year ended June 15 up to this year.

Capital Stock \$304.300.

PITTSBURGH LIFE AND TRUST

W. Howard Nimick, Pres.; F. T. F. Lovejoy, Vice-Pres.; Wm. C. Baldwin, 2d Vice-Pres. and Comptroller; E. E. McCoy, Ass't Treas.; H. A. Miller, M. D.

1903	152,097	391,208	543,305	26,258	•••••	2,445	•••••	28,703
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[†] June 15 to December 31. o Including surrenders.

LIFE,-Continued.

Expenses,	Total Disburse-	New	Busness.	Out: Ins	TANDING URANCE.	Ameta	Liabilities,	Surplus,
Etc.	ments.	No.	Amount.	No.	Amount.		4%.	4%.
	•					•	s	S
783,654	2,262,056	9,819	17,234,123	35,512	57,988,162	12,253,634	11,715,709	
660,042	1,982,487	7,834	13,261,599	31,592	51,170,782	11,660,627	10,992,642	537,925 667,985
619,496	1,785,640	6,570	11,770,989	28,269	46,021,069	11,055,127	10,432,711	622.416
594,521	1,806,672	5,506	9,871,601	25,98í	42,216,841	10,655,170	10,086,568	568,602
571,087	1,684,337	6,360	11,673,942	24,999	40,460,331	10,448,865	9,879,481	569,384 573,852
523.983	1,611,539	5,522	10,199,652	22,797	36,381,049	10,230,474	9,656,622	573,852
459,186	1,552,607	4,786	8,929,815	21,420	33,682,523	10,123,390	9,560,901	562,489
416,078	1,495.666	3,876	7,976,246	19,788	30,549,306	10,047,249	9,403,584	643,665
363.476	1,329,690	2,897	5,278,993	18,369	27,102,425	10,033,576	9,419,447	614,129
242,770	1,294,538	I.759	3,392,375	17,414	25,064,936	10,010,000	9,417,813	592,187
251,853	1,399,095	1,224	1,449,183	17,101	23,955,464	10,002,743	9,459,665	543,078
234.738	1,192,632	1,193	1,743,928	17,468	24,872,295	10,573,597	9,255,060	1,318,537
292,955	1,308,344	1,136	1,777,005	17,677	25,267,687	10,489,688	9,281,570	1,208,118
228,174	1,251,948	1,135	1,709,634	17.988	25,656,602	10,488,600	9,377,411	1,111,189
241,111	1,428,640	1,271	1,702,651	18,407	26,237,240	10,430,316	9,422,102	1,008,214
257,663	1,401.917	1,507	2,119,032	18,912	27,243,118	10,430,316 10,537,870	9,651,526	886,344
252,100	1,374 815	1,103	1,540,351	19,089	27,788,496	10,615,756	9,801,496	814,260
231,594	1,401,144	889	1,100,977	19,602	28,704,038	10,616,769	9,854,312	762,457 659,894
270,115	1,501,707	1,088	1,202,360	20,482	30,468,190	10,588,561	9,928,667	659,894
379,081	1,703,091	1,201	1,448,110	21,544	32,616,084	10,611,139	9,993,710	617,429
365,984	1,767,698	1,895	2,157,164	22,672	35,088,551	10,647,178	10,312,619	334,559
418,444	2,133,024	2,847	3,222,821	23,842	38,415,933	10,794,338	10,537,617	256,721
419,157	2,024,131	3.449	4,099,610	25,479	43,898,966	10,948,277	10,742,278	205,999
408,173	2,167,504	3,460	4,519,697	27,775	52,343,982	10,700,417	10,623,977	144,440
516,210	2,450,735	5,103	7,801, <i>7</i> 13	30,281	60,247,186	10,133,731	10,208,541	— 74,810
483,492	2,318,261	6,471	10,745,275	33,418	69,211,105	9,942,049	9,752,997	189,052
570,698	2,588,714	9,722	19,105,492	35,283	75,735,361	8,901,586	8,832,703	68,883
555,886	2,735,913	10,690	22,192,311	33,020	71,910,267	7,980,895	7,452,130	528,765
500,139	2,128,617	10,213	20,472,003	28,696	63,498,994	7,323,367	6,400,071	923,296
550,353	1,577,404	9,093	19,528,361	24,588	56,617,647	6,006,562	4,872,585	1,133,977
417,327	1,003,511	8,652	21,169,965	21,426	51,096,765	4,998,314	3,838,966	1,159,348
347.674	657,195	8,256	22,602,549	17,761	42,266,046	3,580,060	2,809,444	770,616
245.077	392,079	5,828	15,300,660	12,829	27,889,171	2,134.344 1,365,609	1,730,118	404,226 <i>a</i> 578,212
174,548	295,200	4,120	9,152,509	9,875	18,990,784	1,305,009	a 787,397	<i>a</i> 570,212
112,163	159,644				1			•••••
83,026	147,703	4,302	8,779,425	7,928	14,179,350	819,285	4 321,743	a 497,542
36, 164	65,774 50,803	2,297	3,956,325	4,837 2,666	7,362,624	470,312	a 265,199	a 205,113
22,534	50,803	918 604	1,594.325	2,000	4,019,959	352,623	a 244,603	a 108,020
19,414	49,661	904	1,049,534	2,189	3,106,384	291,654		••••••
16,423	38,056	426	479,650	••••	2,647,750	262,088	•••••	•••••
16,441	32,355 38,880	510	623,350	••••	•••••	238,739	*******	•••••
16,078 19,865	30,000	516	680,950 808,600	••••	•••••	214,674		
17,888	33,419 32,054	490 829	1,406,550			180,147	•••••	
,,,,,					ł			
15,357 14,072	26,157	638 631	895,900 781,250	••••	•••••	152,132 136,359	•••••	• • • • • • • • • • • • • • • • • • • •
6,883	33.0/2	923	1,088,650			130,359	•••••	
10,148	13.648	513				108,111		
6,666	35,072 8,233 13,648 6,666	335	517,750 341,872			104,809		

The minus sign (-) indicates an excess of liabilities over assets.

a Reserve at 41/2 per cent.

COMPANY, PITTSBURG, PA.

Incorporated 1902. Commenced Business Jan. 23, 1903. Gen. Mgr.; Jas. K. Mitchell, Treas.; Jas. H. Mahan, Sec. and Gen. Dir. of Agents; F. C. Parsons, Med. Dir.: H. R. Holland, Supt. of Agents; Frank Ewing, Solucitor.

245,448	274,151	4,766	5,932,257	4,455	5,714,507	643,484	* 304,351	339,133

^{*} Reserve at 3 per cent.

Incorporated Jan. 11, 1759.

PRESBYTERIAN MINISTERS Rev. Perry S. Allen, Sec. and Actuary; F. Frazer

Year.	Premiums.	Interest and Other Income.	Total Income,	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	<u>.</u>	S i	\$	S	\$	S	\$	*
1903	232,538	70,263	302,801	50,055	19,835	12,340		82,230
1902	222,740	65,177	287,917	51,475	29,263	10,444		91,182
1901	200,970	66,310	267,280	65,371	10,102	12,784		88,257
1900	182,732	52,707	235,439	41,377	10,023	11,103	•••••	62,503
1899 1898	161,048	49,322	210,370	53-737	12,093	11,851		77,681
1898	143,954	41,747	185,701	16,817	11,086	10,274		38,177
1897	131,444	40,933	172,377	25,000	23,419	8,092		56,511
1896	112,757	35,144	147,901	23,487	20,951	1,512	• • • • • • •	45,950
1895	96,853	29,154	126,007	23,549	10,528	16,163	•••••	50,240
1894	27,090	25,260	102,350	15,333	12,538	1,532		29,403
1893	67,633	24,670	92,303	22,828	15,778	4,543		43,149
1892	58,324	27,663	85,987	34,917	18,600	2,192		55.709
1891	49,202	27,790	76,992	16,527	13,493	2,322		32,342 28,868
1890	40,270	72,617	112,887	11,285	7,523	10,060	•••••	28,868
1889	30,000	20,845	50,845	16,509	7,340	2,381		26,230
1888	40,843	18,481	59.324	11,644	5,376	4,199		21,219
1887	34,851	15,150	50,001	13,659	9,405	3,669	•••••	26,733
1886	27,029	14,226	41,255	12,789	4,649	2,821	•••••	20,259
1885	21,381	14,093	35,474	18,833	5,645	1,577	372	26,427
1884	21,222	14,486	35,708	2,000	5.759	1,033	13,261	22,053
1883	21,561	18,129	39,689	22,144	5,448	_66		27,652
1882	21,734	13,926	35,660	8,921	8,835	800		18,556
1881	24,189	13,776	37,965	4,618	6,135	665		11,418
1880	34,987	11,451	46,438	4,098	4,897	50	•••••	9,045
1879	33,124	9,064	42,188	15,500	3,791 3,869	2,309		21,600
1878	27,965	7,898	35,863	• • • • • • • • • • • • • • • • • • • •	3,869	117		3,986
1877	22,966	7,265	30,231	3,400	3,837	• • • • •		7,237
1876	18,458	7.155	25,613	1,413	3.349	25		4.787
1875	3,583	6,682	10,265	2,223	3,449	••••		5,672

Capital Stock, \$22,600. PROVIDENCE LIFE INSURANCE Thomas J. Heffernan, Pres. and Actuary; Dr. John F. Kerins, 1st Vice-Pres. and Ass't Med. Dir.; Edward 19,576 13,528 9,827 2,163 1,824 2,164 1903 11,610 7,966 2,008 5,471 1,300 8,107 6,864 5,421 2,963 1,680 1902 1,319 • • • • • 3,143 1901 2,340 1900 1899 3,604 5,284 1,215 308 1,405 1,405 30**8**

Capital Stock, \$1,000,000. ‡

PROVIDENT LIFE AND TRUST
S. R. Shipley, Pres.; T. Wistar Brown, Vice-Pres.; Asa S. Wing, Vice-Pres.; Joseph Ashbrook,
Chief Med. Examiner; David G. Alsop, Actuary; C. Walter

1303	6,391,882	2,365,225	8,757,107	1,645,655	1,571,826	522,706	818,024	4,558,211
1902	6,015,502	2,448,987	8,464,489	1,373,199	1,482,600	359,965	777,975	3,993,739
1901	5,671,033	2,257,763	7,928,796	1,181,723	1,324,070	385,410	736,346	3,627,549
1900	5,294,148	1,947,956	7,242,104	1,184,700	1,208,602	379,481	700,984	3,473,767
1899	5.132,802	1,784,082	6,916,884	1,337,925	1,001,033	430,685	667,002	3,436,645
1898	4,824,280	1,724,350	6,548,630	1,207,348	936,334	447,396	744,175	3,335,253
1897	4,693,151	1,407,457	6,100,608	985,771	691,730	448,506	791,923	2,917,930
1896	4,466,511	1,260,302	5,726,813	1,047,028	672,590	436,340	745,480	2,901,438
1895	4,304,140	1,300,436	5,604,576	753,531	712,071	334,473	687,395	2,487,470

[‡] Interest earned by and dividends paid on capital credited and charged to trust department.

FUND, PHILADELPHIA, PA.

Commenced Business 1759.**

Thomson, M. D., Medical Director; J. C. Neff, Treas.

Expenses,	Total Disburse-	New Business.			TANDING PRANCE.	Assets.	Liabilities,	ĉarplus,
Etc.	ments.	No.	Amount.	No.	Amount.	-	4%.	4%.
-3	\$ 1	' i	2	i	2	\$	S t	\$
41,791	124,021	830	1,374,550	5,616	8,203,952	1,804,154	1,365,207	438,947
38 625	120,807	701	1,047,865	4.975	7,112,208	1,570,662	1,207,319	363,343
29,671	117,928	506	805,917	4,508	6,415,351	1,385,869	1,080,701	305,168
37,402	89,905	596 606	842,238	4,198	6,015,051	1,225,583	956,984	268,599
25,610	103,291	710	977,926	3,902	5,626,992	1,061,957	829,554	232,403
23,366	61,543	574	804,335	3.475	5.070,499	950,585	742,060	208,525
17,776	74,287	584	829,013	3,081	4,532,918	831,905	653,041	178,864
43,615	89,565	697	1,025,165	2,848	4,221,041	738,698	580,408	158,290
16,126	66,366	494	782,552	2,326	3,449,680	651,178	513,853	137,325
16,475	45,878	394	643,994	2,039	3,035,478	584,364	470,601	113,763
19,219	62,368	403	554,025	1,760	2,573,114	517,543	420,818	98,725
17.027	72,736	499	587,229	1,474	2,215,396	502,400	386,702	115.707
12,539	44,881	274	360,353	1,114	1,724,365	488,081	359,470	118,610
12,790	41,658	274 360	476,912	898	1,455,868	454,506	346,954	107,552 A
16,006	42,236	87	145,327	566	1,030,521	379,435	£ 283,732	£95.703
8,015	29.234	74	110.335	506	929,142	360,420	256,546	103,874
6,732	33,465	04	111,046	498	863,995	332.386	228,460	103.026
6,716	26,975	69 28	105,715	453	795.530	313,004	213,193	99,811
3,805	30,232	28	54,385	413	731,653	294,281	201,811	92,470
2,316	24,369	16	29,540	401	721,015	273,062	203.931	69,131
2,138	29,790	30	32,685	398	713,329	272,465	180,324	92,141
2,424	20,980	33	35,600	394	728,770	264,994	172,690	92,304
3.062	14,480	20	25,315	394 385	732.910	247,304	163,501	83,803
3,383	12,428	23	46,298	388	747,000	223,733	151,430	72,303
6,788	28,388	44	79.767	394	804,418	185,197	127,585	57,612
8,518	12,504	74	197,223	394 376	790,151	165,670	119,049	46,621
9,801	17,038	175	644,300	406	888,166	146,123	90,906	55,217
6,750	11,537	116	309,800	252	486,764	129,553	66,207	53.346
2,685	8,357	20	55,500	147	189,455	114,285	76,178	48,107

^{*} Confines its business to clergymen presbyterially governed. Reports made to insurance department commence with 1875. † Reserve at 4 per cent; new business since 1900 at 3½ per cent.

A Reserve calculated at 4½ per cent.

Reserve at 4 per cent.

COMPANY, PROVIDENCE, R. I. †

Incorporated May 26, 1899.
Commenced Business July 2, 1899.

3mm, 2d	Smith, 2d Vice-Pres. and Treas.; Lea M. Manoney, Sec. and Cashier; John 1. Parrell, M. D., Med. Dir											
11,898	17,369	3,684	586,320	5,509	761,185	34,746	8,169	26,577				
11,525	14,668	3,827	548,840	4,818	654,378	29,450	6,747	22,703				
13,460	17,964	3,508	514,319	3,683	517,168	23,603	5,225	18,378				
6,095	7,310	1,665	301,270	1,913	310,711	10,786	1,696	9,090				

[†] Industrial business.

COMPANY, PHILADELPHIA, PA.

Incorporated March 22, 1865. Commenced Business July 31, 1865.

Mgr. Ins. Dept.; J. Smith Hart, Asst. Mgr.; Samuel H. Troth, Treas.; Dr. Thomas Wistar, Borton, Sec.; J. Thomas Moore, Supt. of Agencies.

	1							
1,422,426	5,980,637	7,192	18,731,182	57,044	159,548,435	51,151,562	44,609,143	6,542,419
1,151,202	5,144,941	6,995	18,097,535	53,141	151,149,235	49,221,423	41,913,865	7,307,558
1,008,545	4,636,094	6,435	16,526,650	49,321	141,974,722	46,144,798	39,317,825	6,826,973
985,516	4,459,283	5,666	14,128,896	45,840	134,201,324	43,009,633	36,729,797	6,279,836
885,831	4,322,476	5,245	14,851,966	43,018	128,740,464	40,037,990	34,421.676	5,616,314
872,185	4,207,438	4,710	13,067,670	40,523	122,735,550	37,395,017	32,156,969	5,238,048
850,927	3,768,857	5.181	14,417,731	38,626	118,654,728	34,404,482	30,042,140	4,362,342
872,350	3,773,788	4,320	13,016,586	36,291	113,054,246	31,636,776	27,827,005	3,809,771
763,438	3,250,908	4,618	14,839,353	34,614	108,822,534	29,476,403	25,797,644	3,678,759

^{*} Reserve at 4 percent; on new business since 1900 at 31/2 per cent according to New York statute.

PROVIDENT LIFE

Year.	Premiums.	Interest and Other Income.	Total Income,	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	s	\$	\$	8	\$	s	s	\$
1894	4,109,431	1,275,537	5,384,968	971,343	492,382	419,391	644,682	2,527,798
1893	3,773,996	1,133,207	4,907,203	815,109	500,957	271,696	494,064	2,081,826
1892	3,633,239	1,031,480	4,664,719	717,113	380,618	183,259	450,576	1,731,566
1891	3,325,986	910,479	4,236,465	605,527	364,456	172,540	397,740	1,540,263
1890	3,112,899	814,030	3,926,929	630,069	392,334	138,050	376,190	1,536,643
1889	2,890,424	708,868	3,599,292	558,929	293,741	88,839	348,745	1,290,254
1888	2,548,468	656,163	3,204,631	597,860	227,314	79,166	309,664	1,214,004
1887	2,231,181	555,805	2,786,986	389,973	157,045	80,190	276,860	904,068
1866	1,946,629	510,834	2,457, 163	396,482	154.397	54,474	247,470	852,824
1885	1,778,944	440,408	2,219,352	294,182	128,407	60,724	220,156	703,469
1884	1,599,674	394,536	1,994,210	376,304	172,771	62,309	189,896	801,280
1883	1,402,619	340,115	1,742,734	276,290	117,655	35,353	165,708	595,006
1882	1,254,991	307,529	1,562,520	303,703	101,398	38,254	144,510	587,864
1881	1,117,266	223,117	1,340,383	240,875	108,277	35,128	153,231	537.511
1880	984,596	178,007	1,162,603	212,998	61,983	35,970	161,232	472,183
1879	825,498	205,519	1,031,017	222,521	61,925	56,154	150,000	490,600
1878	763,004	177,097	940, 101	185,474	33,792	77,066	140,194	436,526
1877	769,606	164,791	934,397	166,818	15,722	60,356	131,466	374,362
1876	786,453	167,803	954.256	114,824	12,677	49,060	115,708	292,269
1875	731,834	156,097	887,932	126,621	3,832	38,427	101,045	269,925
1874	668,531	105,969	774,500	125,310	2,903	28,841	81,696	238,750
1873	587,954	88,310	676,264	79,421	3,293	21,541	72,246	176,501
1872	483,931	60,935	544,866	115,884	2,613	27,631	60,330	206,458
1871	454,527	50,230	504,757	77,214	2,575	14,304	51,400	145,493
1870	365,409	34,436	399,845	43,450	2,122	9,319	51,569	106,460
1869	314,125	23,036	337,163	47,500	1,658	14,043	22,170	85,371
1868	219,292	15,552	234,844	22,000	1,366	6,335		29,701
1867	151,710	6,614	158,324	11,500	774	3,125		15,399
1866	74,706	2,090	76,797	13,000	367	1,309		14,676
1865	10,939	281	11,221	• • • • • • • • • • • • • • • • • • • •				

Capital Stock, \$100,000.

PROVIDENT SAVINGS LIFE ASSUR

E. W. Scott, Pres.; W. E. Stevens, Sec.; R. K. Hubbard, Comptroller; J. W. Vrooman, Supt.; J. Dept. Comp.; Robbins S. Rutherford, Asst. Treas.; Harold B. Byron, and Elmer A. Scott, M.D., Med.

1901 1903 1803	3,446,221 3,644,751 3,470,801	558,861 465,664 321,975	4,205,082 4,110,415 3,792,770	1,367,902 1,264,642 1,166,545	14,328 11,379 3,649	244,154 206,889 180,730	138,706 139,204 157,701	1,765,090 1,612,114 1,508,625
1900	3,421,059	150,829	3,571,888	1,312,255	1,914	185,080	121,309	1,620,558
1899 1898 1897 1896	3,108,480 2,612,078 2,356,755 2,148,637	231,132 127,126 166,945 87,240	3,339,612 2,739,204 2,523,700 2,235,877	1,333,193 1,176,100 1,231,549 1,231,882	1,581 1,581 1,581 1,582	148,544 66,058 26,515 23,202 8,353	167,254 189,571 227,336 224,593	1,650,572 1,433,310 1,486,981 1,481,259
1895	2,158,013	88,847	2,246,860	1,220,523	1,850	0,353	260,686	1,491,412
1894 1893 1892 1891	2,140,248 2,077,727 1,839,918 1,612,593	74,110 55,420 42,923 27.875	2,214,358 2,133,147 1,882,841 1,640,468	1,082,150 933,374 826,903 764,192	1,581 1,581 840 5,368	9,249 4,507 850 3,134	312,838 389,321 344,905 332,716	1,405,818 1,328,783 1,173,498 1,105,410
1890	1,512,591	30,817	1,543,408	706,958	100	1,492	346,529	1,055,079
1889 1888 1887 1886 1885	1,343,630 1,145.153 989,417 648,826 360,918	17,184 18,472 12,897 8,631 6,225	1,360,814 1,163,625 1,002,314 657,457 367,143	550,104 401,232 321,407 203,218 142,619	100	2,072 4,629 3,039 7,356 1,895	372,470 376,681 368,982 200,285 70,743	924,746 782,642 693,428 410,859 215,257

AND TRUST-Continued.

Expenses,	Total Disburse-	New Business.			TANDING FRANCE.	Assets.	Liabilities,	Surplus,
Etc.	ments.	No.	Amount.	No.	Amount.		4%.	4%.
\$	s		s		\$	\$	\$	\$
665,177	3.192,975	3,894	12,917,368	32,542	103,671,924	27,049,119	23,735,654	3,313,46
787.762	2,869,588	3.972	13,080,736	31,365	99,830,162	24,736,801	21,929,189	2,807,61
683 663	2,415,220	4,508	15,786,348	29,896	94,726,533	23,119,278	20,016,641	3,102,63
572,134	2,112,397	4,257	14,211,295	27,571	85,851,372	20,839,364	17,986,059	2,853,30
550.443	*2,235,933	4,190	13.241,355	25,627	79.274.945	18,606,619	16,159,762	2,446,85
538,925	1,829,179	4.433	13,269,382	23,406	71,816,566	16,946,145	14.514,457	2,431,68
471.345	1,685,349	3,949	11,675,441	20,736	64,003,694	15,094,824	12 820,214	2,274,61
418,441	1,322,509	3,363	10,120,783	18,337	57,137,653	13,466,769	11,285,996	2,180,77
345 I55	1,197,978	2,919	8,647,132	16,352	50,914,268	11,938,869	9,906,430	2,032,43
307.977	1,011,446	2,551	7,366,834	14.582	45,678,669	10,500,242	8,701,185	1,799,05
295.825	1,097,105	2,375	7,610,632	13,140	41,691,769	9,149,210	7,605,245	1,543,96
255-959	850,965	2,270	7.353,511	11,766	37,499,951	8,292,041	6,756,278	1,535,76
217,521	805,385	1,911	6,301,325	10,345	32,764,062	7,233,894	5,888,386	1,345,50
198,384	735,895	1,558	5,069,031	9,211	29,092,190	6,053,955	5,144,920	909,03
183,000	655,183	1,420	5,035,266	8,202	25,755,451	5,373,422	4,515,456	857,96
I54-535	645,135	1,173.	3,895,033	7,357 6,874	22,486,295	4,773,219	3.935.570	837,64
130,307	566,832	891	2,987,392		20,984.554	4,325,603	3,537,633	787,96
125,242	499,604	998	3,085,131	6,793	20,707,581	3,952,543	3,174,702	777,84
148,848	441,117	1,168	3,859,388	6,805	20,847,199	3,569,636	2,810,402	759,23
128,345	398,269	1,251	4,158,670	6,456	19,479,410	3,093,155	2,356,774	736,38
129,017	367,767	1,306	4,451,504	5,993	17,714,531	2,586.085	1,972,691	613,39
124,860	301,361	1,461	4,646,726	5,498	15,551,136	2,127,029	1,609,573	517.45
98,893	305,495	1,253	3,068,523	4,676	12,565,121	1,777,821	1,271,462	505,35
94,037	240,185	1,287	3,114,958	4,034	11,204,384	1,508,847	1,005,180	503,66
79,346	186,029	1,027	2,645,535	3,264	9,388,400	1,141,497	746,312	395,18
77.931	166,295	969	2,778,003	2,592	7,643,523	734.627	500,450	234,17
60,303	93,706	1,027	3.205,227	2,014	6,024,297	527,074	321,384	205,69
40,623	60,371	882	2,546,650	1,298	4,027,250	336,989	177,253	159.73
29,674	47,480	528	1,732,300	543	1,889,400	205,528		
8,136	8,374	70	324,000	70	324,000	120,480	•••••	

^{*} Includes \$148,847 charged to accumulated fund for premiums and depreciation on securities.

ANCE SOCIETY, NEW YORK, N. Y.

Organized February 25, 1875. Commenced Business August 10, 1875.

N. Ballantine and C. B. Bostwick, Ass't Secys.; E. O. Parker, Auditor; Sidney R. Conklin, Policy Registrar; E. W. Scott, Jr., Supt. of Agencies; E. L. Fisk, M.D., Dirs.; Wm. T. Gilbert, Counsel.

1,588,578	3,353,668	19,091	34,364,047	43,351	105,138,035	7,012,225	6,279,139	733,086
1,356,038	2,968,152	19,088	35,371,913	40,228	98,159,633	6,012,538	5,304,261	708,277
1,183,161	2,691,786	9,260	28,409,177	31,455	93,832,136	4,903,625	4,351,788	551,837
1,260,369	2,880,927	11,839	39,210,425	32,711	102,886,128	3.891,121	3,424,062	467,059
1,306,731	2,957,303	12,875	47,859,893	32,689	107,040,100	3,172,457	2,649,295	523,162
1,063,616	2,496,926	9,440	30,268,550	29,664	92,592,137	2,707,857	2,156,879	550,978
894,379	2,381,360	8,523	25,172,804	27,429	84,884,368	2,249,413	1,902,746	346,667
652,330	2,143,589	7,629	21,529,978	26,158	80,174,683	1,984,751	1,492,411	492,340
637,461	2,128,873	7,867	23,191,178	25,704	81,814,921	1,914,185	1,200,824	713,361
582,351	1,988,169	7,742	22,114,526	25,655	84,025,038	1,725,878	960,931	764,947
546,964	1,875,747	8,148	23,669,308	24,533	83,101,434	1,423,141	801,946	621,195
452,760	1,626,258	6,734	19,517,516	22,061	76,843,241	1,225,278	607,497	617,781
387,917	1,493,327	5,138	16,200,605	18,992	69,676,446	960,238	463 538	496,700
346,206	1,401,285	4,841	16, 174, 330	17,217	65,131,509	805,735	450,907	354,828
369,812	1,294,558	5,494	19,172,197	15,752	60,954,208	676,540	346,747	329,793
229,279	1,011,921	3,287	12,002,200	12,853	51,012,286	552,979	211,682	341,297
223,857	917,285	4,032	15,717,200	11,564	46,855,561	368,102	194,735	173,367
159,513	570,372	3,630	15,196,100	8,779	36,000,696	283,510	135,331	148,179
104,723	319,980	3,138	13,881,600	6,266	25,151,296	217,881	112,033	105,848

^{*}Reserve at 4 per cent; new business since 1900 at 31/2 per cent.

PROVIDENT SAVINGS

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	i \$	\$	\$	\$ 1	\$	\$ [\$ [\$
1884	167,804	5,300	173,104	70,310		4,949	16,384	91,643
1883	79,339	4,956	84,295	25,713		4.949 9,986 6,58 ₇	2,442	38,141
1882	59.345	4,907	64,252	23,511		6,587	1,024	31,122
1881	62,495	I3.735	76,230	92,417		418	836	23,671
1880	60,741	9,111	69,852	22,444	••••	418 1,362	1,024 836 657	24,463
1879	39,898	6,000	45,898	11,919	1	1,883	405	- 14,207
1878	38,469	6,856	45,325	12,733		3,582	405 627	16,942
1877	46,058		53.830	12,053		3,981	534	16,568
1876	54,942	7.772 18,684	73,626	1,000		404		1,404
18 7 5	15,819	13 333	29,146				[

Capital Stock, \$2,000,000.

PRUDENTIAL INSURANCE

John F. Dryden, Pres.; Leslie D. Ward, Vice-Pres.; Edgar B. Ward, ad Vice-Pres.; Forrest F. F. H. Johnston, Associate Actuary; Edward H. Hammill, M.D., and R. L. Burrage, Med. Dirs.; W. Fred A. Boyle, Cashier; Theo. C. E. Blanchard, Sup't of Real Estate; Geo. B. Speer, Leslie P. Ward and Willard I. Hamilton, Ass't Secs.; Hy. Overgne and Geo. W. Munsick,

1903	36,028,402	2,996,726	39,025,128	9,812,458	69,272	882,690	780,479	11,544,899
1902	31,138,718	2,513,602	33,652,320	8,096,719	55,913	722,923	615,904	9,491,459
1901	26,681,757	2,150,645	28,832,402	7,411,428	41,634	553.7 ⁸ 7	535,691	8,542,540
						1		
1900	22,559,354	1,747,040	24,306,394	6,207,418	36,733	472,023	484,279	7,200,453
1899	19,028,792	1,557,408	20,586,200	5,420,758	17,386	469,038	349,464	6,256,646
1898	16,139,452	1,342,424	17,481,876	4,749,885	8,423	483,188	147,907	5,389,403
1897	14,551,868	1,028,897	15,5 8 0, 7 65	4,342,562	17,702	544,068	82,444	4,986,776
1896	13,329,644	828,802	14,158,446	4,158,831	10,684	200,131	36,871	4,406,517
						•		
1895	11,892,766	692,772	12,585,538	3,846,754	2,182	53,618	12,937	3,915,491
1894	10,890,302	567,032	11,457,334	3,191,175		33,605	12,415	3,237,195
1893	9,084,844	437,068	9,521,912	2,893,708		16,180	6,319	2,916,207
1892	7,525,844	363,034	7,888,8 <u>7</u> 8	2,518,567		10,688	10,402	2,539,657
1891	6,413,283	290,349	6,703,632	2,079,669		11,412	14,221	2,105,302
1890	5,636,876	184,777	5,821,653	1,749,714		5,184		1,754.898
-				1	1			
1889	4.442,833	158,465	4,601,298	1,327,856	••••	3,467		1,331,323
1888	3,659,495	. 97,589	3,757,084	1,096,234		650		1,096,884
τ887	2,942,257	71,094	3,013,351	853,819	}	95		853,914
1886	2,114,296	50,661	2,164,957	593,273			••••	593.273
1885	1,468,955	40,708	1,509,663	418,622				418,622
1884	1,127,738	28,842	1,156,580	322,382				322,382
1883	828,911	16,992	845,903	222,083	• • • • • • • • • • • • • • • • • • • •			222,083
1882	571,595	12,998	584.593	157,705	• • • • •			157.705
1881	402,947	9,719	412,666	111,508	••••			111,508
1880	250,958	20,964	271,922	57,256	••••			57,256
1879 1878	121,560	7,067	128,627	23,013	••••			23,013
	59,817	663	60,480	11,338				11,338
1877	28,517	110	28,636	5,296	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •		5,296
1876	14,495	J 48	14,543	1,958	1	<u>'</u>	<u> </u>	1,958

LIFE-Continuea.

Expenses, Etc.	Total Disburse-	New Business.			TANDING TRANCE.	Assets.	Liabilities,	Surplus,
Etc.	ments.	No.	Amount.	No.	Amount.	31250125	4%.	4%
\$	\$ 1		s i	·	S 1	S 1	\$ 1	<u> </u>
59,707	151,350	2,203	8,809,400	3,951	14,038,171	174,527	68,478	106,049
54,187	92,328	1,318	5,629,100	2,389	7.020,346	149,798	61,724	88,074
40,959	72,081	284	507,676	1,714	2,637,271	143,829	66,637	77,192
39,255	62,926	1,134	1,143,825	2,831	243,481	157,921	66.387	91,534
40,235	64,698	1,898	1,404,181	2,243	2,927,710	I53-455	55,777	97,678
32,228	46,435	530	835.145	1,077	2,207,031	144,203	47,628	06.575
27,175	44,117	530 366	763,261		2,055,935	118,664	39,808	96,57 <u>5</u> 78,856
35,133	51,701	503	1,031,334	905 881	2,151,374	120,752	45,039	75,713
77.174	78,578	1,052	2,303,600	911	2,231,700	131,253	52,465	78,788
23,511	23,511	287	927,100	264	857,600	140,507	27,382	113,125

b Industrial policies.

COMPANY OF AMERICA, NEWARK, N. J.

Dryden, 3d Vice-Pres.; Edw. Gray, Sec.; Edward
P. Watson, Ass't Med. Dir.; Wilbur S. Johnson, Comptroller; Jacob E. Ward. Counsel;
C. H. Lang and F. W. Tasney, Superintendents
Special Ordinary Agencies; V. Riker,
Supervisors; Geo. H. Kirkpatrick, Asst. Actuary; Fred. L. Hoffman. Statistician.

- Caper 120	,		Patiles, 2188t.	necuaty	, Freu. D.	man.	Statistician.	
15, 104,225	26,649,124	61468,230	b190,386,294	05176456	<i>6</i> 613,935,810	72,394,760	62,201,362	10, 193, 398
-5	,-,,,4	94,887		270,851	317,322,903	7-13741700	00,201,302	10,193,390
13,369,935	22,861,394		<i>0</i> 184.327,303	64692182		60,245,340	50,723,935	9,521,405
-5.5 - 5.755	,,554	76,596		215,009			3-17-31933	3,222,402
12,251,614	20,794,154		<i>6</i> 191,712,877		498,127,133	48,630,571	41,765,966	6,864,605
		71,848	81,355,624	177,612	205,163,550	40,030,37.	42,703,900	رسببس
	l			l	ا میمیا		1	i
10,977,102	18,177,555		0182,270,423	0 3908022	0448,596,996	40,599,992	34, 189,860	6,410,132
.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		61,351	67,450,919	138,333	155,633,813		34,109,400	0,410,132
9,488,967	15,745,613		0165.760,248		#389,039,257	33,948,760	27.934.338	6,014,422
	-5.7.4575	54,342	56,914,383	103,228	113,162,229	33,34-17-0	7/7377330	0,014,488
7,538,019	12,927,422	#1043,998			<i>\$</i> 333,992,200	28,887,196	22,998,301	5,888,895
7.55		39,208	43,614,000	71,927	80,554,853	20,007,190	22,990,301	3,000,095
6,470,005	11,456,781		b112,371,379		0303.770,952	23,984,570	18,744,451	5,240,119
-,4,,-,5	,45-,,	29,002	31,581,798	52,583	59,346,638	-313041370	10,744,431	2,240,119
6,127,175	10,533,692	0957,804	\$108,223,712		<i>0</i> 279,030,638	19,541,828	15,507,711	4004 ***
-11,-13	30,000,00	17,695	21,190,031	35,807	41,422,845	19,341,010	-3,30/,/	4,034,117
	į.	l	1.	1_	l			ŀ
5,929,413	9,844,904	<i>0</i> 1044686	6124,374,407	<i>b</i> 2330741	<i>\$</i> 268,414,100	15,780,154	12,476,933	0 000 000
ン・テーフ・マーン	31-4413-4	23,503	25,706,280	30,893	34,716,055	23,700,234	12,4/0,933	3,303,221
6,367,820	9,605,015	<i>0</i> 1696847	<i>0</i> 205, 128, 243	02256014	<i>b</i> 259,840,927	13,041,809	10,100,032	
0,307,000	9,003,023	12,245	13,872,559	17.752	20,504,727	13,041,009	10,100,032	2,941,777
4,534,888	7,451,095	#1086780	\$128,208,94I	61941533	<i>b</i> 218,199,566	11,021,445	8,285,884	
4,334,550	7143-1493	5,280	6,256,198	10,472	12,441,733	11,021,445	0,205,004	2,735,561
3,426,782	5,966,439	<i>\$</i> 804,075	92,677,524	<i>0</i> 1653465	184,306,206	8,840,853	6,620,436	
3,420,702	3,300,439	4,503	5,080 097	8,120	9,531,076	0,040,055	0,020,430	2,220,417
2,842,606	4,947,908	1623,804	72,966,176	<i>0</i> 1360383	150,758,907	6,889,674	5,439,604	
0,042,000	4,547,1900	3,827	4,449,177	5.677	6,801,435	0,009,074	3,439,004	1,450,070
			l	1			1	
2,880,277	4,635,175	<i>1</i> 808,597	<i>b</i> 95,674,484	<i>b</i> 1228332	135,084,498	5,084.895	3,738,981	
_,,	41-331-73	2,484	3,075,376	3,272	4.079,156	3,004,093	3,/30,901	1,345,914
2,257,965	3,589,288	<i>67</i> 21,830	<i>67</i> 3.576,853	<i>0</i> 1099312	117,357,415	3,924,295	2,852,550	
-1-3/19-3	3,3-3,	1,280	1,568,542	1,839	2,328,862	317-1-73	2,032,330	1,071,745
1,818,545	2,915,429	<i>\$</i> 558,339	6 58,214,981	<i>1</i> 850,064	92,418,854	2,874,163	2,097,722	
-11545	-,,-,,-,	458	632,413	915	1,242,929	2,0/4,103	2,09/,/45	776,44I
1,678,581	2,532,495	519,577	<i>0</i> 60,202,194	<i>0</i> 736,909	81,694,088	1,967,369	1,482,064	.0
, - , 5	,55-,755	574	689,000	735	945,000	-120/1309	1,402,004	485,305
1,198.981	1,792,254	<i>9</i> 391,278	<i>6</i> 49,142,316	\$548,433	59,328,627	1,425,720	1,019,883	407 900
-,-,-,	-175-1-54	552	728,500	427	585,500	1,423,720	1,019,003	405,837
0	م ا		0.00	١	ا ما		1	
821,742	1,240,364	d 304773	28,860,882	d 42267I	40,266,445	1,040,816	717,779	323,037
648,681	971,063	d 266718	24,892,268	d 324794	28,545,189	752,878	481,264	271,614
479,982	702,065	d 227417	20,426,140	d 273917	23,053.935	563,1 <u>7</u> 8	333,484	229,694
293,730	451,435	d 151956	11,541,210	d 196007	I5.738,973	392,269	4 249,724	142,545
219,181	330,689	d 124746	9,688,362	d 133582	10,959,948	253,853	a 156,315	97,538
-06			.	ا	1 _ 1			
186,572	243,628	d 101856	8,555.904	d 87,462	7.347,892	168,154	a 83,215	84,939
84,223	107,235	2,35,879	3,157,352	43,715	3,866,913	201,892	a 94,797	107,095
34,656	45.994	d 20,064	1,785,696	d 22,808	2,027,888	55,152	<i>4</i> 40,794	14,358
18,879	24,175	d 10,521	967,932	d 11,226	1,030,655	26,906	a 20,791	6,115
16,253	18,211	1 4 7,904	727,168	d 4,816	443,072	11,836		
* Reserve	at 4 per cent	· new hosi	ness since room	et a per ce	nt a Reserve	calculated at	.M man come	A leaders of the

^{*} Reserve at 4 per cent; new business since 1900 at 3 per cent. a Reserve calculated at 4% per cent. b Industrial policies.

Incorporated April 17, 1889.

REGISTER LIFE AND ANNUITY INS

P. W. McManus, Pres.; J. D. Brockmann, Vice-Pres.; Wm. M.

Year.	Premiums.	Interest and Other Income.	Total Income,	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	\$	\$	\$	\$	\$	s l	\$
1903	113,572	8,290	121,862	11,084		4, 148	11,825	27.052
1902	92,291	5,310	97,601	13,543		1,040	8,721	23,304
1901	79.530	4,587	84,117	13,543 8,761		2,748	7,720	19,22
1900 1899	56,735	2,963	59,698	4,200		3,732	4,234	12,16
1899	48,779	1,717	50,496	1,022		3,271	5,43 ¹	9.72
1898 1897 1896 1895 1894	40,970	1,402	42,372	5,535		1,196	I,739	8,470
1897	27,908	1,424	29,332	4,592		1,330	973	6,89
1896	19,342	1,069	20,411	2,500		639	196	3.33
1895	13,138	1,273	14,411	3,000		375	150	3,52
1894	13,138 8,538	1,043	9,581	2,500	••••	352	134	2,98
1893	8,725	893	9,618			592	22	614
1892	9,523	627	10,150	1,000		1,350	22	2,37
TROT	10,863	300	11,253			378		37
18go	11,471	390 5,886	17.357					
1889	4,019	42	4,061	••••		••••		••••

Capital Stock, \$1,000,000.

RELIANCE LIFE INSURANCE

J. H. Reed, Pres.; T. H. Given, 1st Vice-Pres.; J. W. Garland, 2d Vice-Pres.; A. F. Comptroller; S. L. Fleischman, Supt. of Agts.; J. W. Fleming, Pettit, M.D., Med. Dir.; Geo. W. Reed,

1903	128,049	39,530	167.579		••••			
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RESERVE LOAN LIFE INSURANCE

Chalmers Brown, Pres.; Wm. R. Zulich, Vice-Pres.; W. K.

1902 137,949 3,826 142,765 22,500 94 2,990 25,58								1	51,767 25,584 4,500
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Incorporated March 15, 1886.

ROYAL UNION MUTUAL LIFE INSUR

F. D. Jackson, Pres.; Sidney A. Foster, Sec.; G. B. Pray, Treas.; Jas.

441,715	54,639	496,354	69,346		30,007	5,580	104,933
369,206	48,051	417,257	65,407		44,244	5.357	115,008
310,893	108,016	418,909	73,501	1,000	35,212	4.955	114,668
320,909	141,247	462,156	88,556		21,329	3,527	113,412
194,930	128,027	322,957	40,369		5.703	2,046	48,118
	12,615		21,200		5,693	1,918	28,811
	60,894		22,235			4,664	37,195
76,783	10,682	87,465	7,500	••••	4,154	2,317	13,971
53,625	8,414	62,030	6,650		4,072	12,287	12,009
48,007	8.586	56,503				1,211	14,507
				1		1,105	4,199
35,655			2,000	!		gai	4,048
32,137	3,719	35,856			677	391	1,301
28,620	2.474	31.004	3.000		872		4,263
21.801			- 1			236	550
					1	-	1,000
12,726						1	3,000
6,089	4,489	10.578					
	369,206 310,893 320,909 194,930 116,794 96,146 76,783 53,625 48,007 39,906 35,655 32,137 28,620 21,801 16,637 12,726	369, 206 310,893 320,909 141,247 194,930 116,794 12,615 96,146 76,783 10,682 53,625 48,027 48,007 8,586 39,906 5,447 35,655 32,137 3,719 28,620 21,801 16,637 12,726	369,266 48,051 417,257 418,909 320,909 141,247 462,156 129,409 96,146 60,894 157,040 76,783 10,682 87,465 53,625 8,414 62,039 48,007 8,586 56,593 39,906 5,447 45,353 35,655 4,702 32,137 3,719 35,856 28,620 2,474 21,801 7,961 29,762 16,637 2,772 19,409 17,635	369,266 48,051 417,257 65,407 73,501 320,893 108,016 418,909 73,501 320,909 141,247 462,156 88,556 129,409 21,200 96,146 60,894 157,040 22,235 76,783 10,682 87,465 7,500 53,625 8,414 62,039 6,650 48,007 8,586 56,593 10,000 39,906 5,447 45,353 35,655 4,702 40,357 2,000 32,137 3,719 35,856 28,620 2,474 21,801 7,961 29,762 16,637 2,772 19,409 1,000 17,635 3,000	369,266 48,651 417,257 65,407 310,893 108,016 418,909 73,501 1,000 320,909 141,247 462,156 88,556 194,930 128,027 322,957 40,369 96,146 60,804 157,040 22,235 76,783 10,682 87,465 7,500 53,625 8,414 62,039 6,650 48,007 8,586 56,593 10,000 39,906 5,447 45,353 35,000 32,137 3,719 35,856 28,620 2,474 31,094 3,000 21,801 7,961 29,762 314 16,637 2,772 19,409 1,000 12,726 4,909 17,635 3,000	360,266 48,051 417,257 65,407	369,266 48,051 417,257 65,407

URANCE COMPANY, DAVENPORT, IA.

Commenced Business April 22, 1889.

Radcliffe, Sec.; S. F. Smith, Treas.; A. W. Bowman, Med. Dir.

Expenses, Etc.	Total Disburse-	New :	w Business. Outstanding Insurance.			Assets	\$ 196,408 139,394 94,467 64,626 41,491 22,870 12,412 10,304 8,364 7,061 5,408		Surplus,
	ments.	No.	Amount.	No.	Amount.		4%.	4%.	
\$	\$. [s		· s	s l	s l	\$	
39,009	66,066	688	885,663	2,556	3,340,529	228,820		32,412	
30,975	54,279	550	743,973	2,124	2,790,263	171,551		32,157	
33,364	52,593	559 607	765,703	1,840	2,364,735	125,842		31,375	
23,482	35,648	339	445,639	1,383	1,769,594	92,440		27,814	
23,067	32,791	427	516,116	1,265	1,589,727	66,897	41,491	24,838	
22,924	31,394	452	532,208	1,104	1,369.721	46,236	22,870	23,366	
15,378	22,273	352	405,048	79î	1,016,559	33,455	12,412	21,043	
14,137	17,472	218	267,404	569	770,426	24,560		14,256	
10,869	14,394	152	186,964	439	620,422	21,708	8,364	13,344	
5,388	8,374	38	46,667	333	502,458	21,657	7,061	14 596	
5,379	5,993	82	107,091	329	500,791	20,027	5,601	14, .26	
4.711	7,083	51	75,700	299	468,200	16,312	5,408	10 (04	
6,521	6,899	152	226,500	405	603,500	15.599	7,302	8,297	
9,741	9,741	276	512,500	360	576,000	11,641	5,967	5,674	
2,983	2,983	151	195,000	147	191,000	3,767	2,100	1,858	

COMPANY, PITTSBURG, PA.

Organized 1903. Commenced Business May 13, 1903.

McDonald, 3d Vice-Pres. L. C. Robens, Sec.; Grant Siverd, Asst. Sec.; Robert P. Clarke, Treas.; A. P. Earle, Actuary; W. J. Snodgrass, Asst. Treas.; Albert Inspector Gen.; W. B. Arundel, Cashier.

113,844	113,844	32 5	1,315,650	324	1,314,65c	2,018, <i>7</i> 01	107,874	1,910,827

COMPANY, INDIANAPOLIS, IND.

Incorporated March 2, 1897.

* Commenced Business March 10, 1897.

Bellis, Sec.; G. L. Stayman; Asst. Sec.; G. A. Deitch, Counsel.

87,928	139,695	943	2,120,500	2,825	5,439,650	240,681	197,466	43,215
75,721	101,305	821	1,864,250	2,285	4,081,200	112,273	73,705	38,568
62,927	67,427	1,172	1,804,400	1,947	2,991,950	71,127	20,368	50,759
02,927	0/,42/	1,172	1,604,400	1,947	2,991,950	71,127	20,300	30,739

^{*} Reincorporated under level premium laws in 1901,

ANCE COMPANY, DES MOINES, IA.

Commenced Business March 18, 1886.

T. Priestley, M. D., Med. Dir.; N. M. Hubbard, Jr., Attorney.

109,591	947,171	1,056,762	12,783,263	7.790	3,393,879	2,062	303,268	198,335
81,769	774-553	856,318	10,277,579	6,184	2,302,339	1,296	291,143	176,135
71,694	660,488	030,310						
71,094	000,460	732,182	9,505,492	5,794	2,500,591	1,569	249,855	135,187
54,668	490,726	545,407	9,191,600	5,482	3,939,940	2,454	298,117	184,705
30,000	342,615	372,635	7,158,094	4,024	3,968,150	2,142	188,186	140,068
37.318	219,487	256,876	5,047,544	2,823	2,799,685	1,503	112,278	83,467
35,39	191,480	226,876	4,456,659	2,391	2,738,920	I,334	113,717	76,522
6,79	170,340	177,132	3,725,114	1,979	2,826,667	1,213	64,965	50,994
	, ,,,		3., 3.				1.50	0-1334
6,76	141,075	147,843	2,038,947	1,308	775,800	482	46,149	34,140
8,760	125,526	134,292	1,633,797	1,049	718,500	431	38,821	24.314
8,242	101,116	109,358	1,324,483	827	463,308	iğo	23,475	19,276
6,16	82,964	89,126	1,149,775	808	309,575	214	21,402	17,354
8,311	61,258	69,569	1,002,700	719	329,300	227	18,328	17,027
		,,,,		1	0 3.0	- 1		• •
4,43	45,806	50,244	817,400	579	252,450	154	16,084	11,821
3,32	31,694	35,016	703,050	511	357,950	237	13.164	12,614
1,24	17,707	18,955	542,100	433	245,100	176	12,660	11,660
1,550	9.797	11,353	410,500	349	270,000	222	11,725	8,725
2,13	3,438	5,576	234,500	210	234,500	210	5,357	5.357

Incorporated January, 1901.

SECURITY LIFE AND ACCID

Lyman Jackman, Pres.:

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
1903	\$ 1,060	\$ 342	\$ 1,402	\$	\$ 	\$	\$	\$

Capital Stock \$125,000. Incorporated March, 1902.

SECURITY LIFE AND ANNUITY CO.,

E. D. Newman, Pres.; H. H. Baker, Vice-Pres.; E. L. Shelton, Sec.; J. K.

1903	96,794	58,129	154,923	2,060				2,060
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Guaranty Capital, \$100,000. Incorporated Sept., 1901.

SECURITY LIFE AND ANNUITY COM

J. Van Lindley, Pres.; P. H. Hanes, Vice-Pres.; G. A. Grimsley, Sec.; Lee

1903 1902 1901	83,457 44,379 21,503	13,323 13,716	96,780 58,095 21,503	14,716 13,695	18.340	•••••		33,056 13,695
		ł				3	8	

Guaranty Capital \$100,000. Reincorporated Dec. 29, 1899.

SECURITY MUTUAL LIFE INSURANCE

Chas. M. Turner, Pres, and Gen. Mgr.; Wm. G. Phelps, Vice-Pres.; Geo. W. Dunn, 2d Vice-Pres.; Phelps, Comptroller; F. W. Jenkins, 3d Vice-Pres. and Counsel; R. I. Lounsberry, Med.

1903	1,211,808	619,670	1,831,478	384,564		24,610	4,585	413.759
1902	1,012,349	66,848	1,079,197	353.469		14,571	1,892	369,932
1901	886,063	35,994	922,057	315,462		2,611	3,706	321,779
1900	777,579	43,202	820,781	333.531		1,715	4.041	339,287
1899	568,876	182,435	751,311	198,306		2,769	5.274	200,349
1898	484,576	19,883	504,459	213,421		1,595	5,966	220,982
1897	509,684	17,028	526,712	173,060	•••••	312	5,528	178,900
1896	472-755	12,346	485,101	125,135			6,102	131,237
1895	352,044	49,104	401,148	75,290			6,327	81,617
1894	229,542	20,580	250,122	61,394			2,607	64,001
1893	175,439	12,463	187,902	33,652			1,026	34,678
1892	124,711	4,841	129,552	53,230	•••••	75	•••••	53.305
1891	92,152	10,400	102,552	34,069				34,069
1890	82,432	4,186	86,618	29,000		27		29,027
1889	61,314	4,065	65,379	6,000		579		6,579
1888	40,714	4,518	45,232	8,000				8,000
1887	17,764	4,760	22,524	1,000				1,000

Organized 1895.

SECURITY MUTUAL LIFE INSUR

N. Z. Snell, Pres.; F. W. Dinsmore, Vice-Pres.; H. D. Brooks, ad Vice-Pres.;

1903	89,777	2,295	92,072	4,693	•••••	1,911	•••••	6,604
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ENT COMPANY CONCORD, N. H.

Commenced Business October 1903.

Fred W. Cheney, Sec.

Expenses,	Total Disburge-	New !	Business,		STANDING URANCEL	Assets.	Liabilities,	Surplus,
	ments.	No.	Amount.	No.	Amount.		4%	4%
\$ 1,658	\$ 1,658	24	\$ 23,750	24	\$ 23,750	\$ 12,753	\$ 1,827	\$ 10,926

OF AMERICA, PHILADELPHIA, PA.

Commenced Business March, 1902. Reincorporated June 12, 1903.

Tener, Treas.; Hy. D. Brown, M.D., Med. Dir.; Hy. J. Scott, Gen. Counsel.

64,506	66,566	753	3,290,750	1,003	4,163,250	202,723	* 59.438	143,285
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^{*} Reserve at 31/2 per cent.

PANY, GREENSBORO, N. C.

Commenced Business, Sept. 2 1901.*

H. Battle, Treas.; J. T. J. Battle, Med. Dir.; E. R. Michaux, Asst. Med. Dir.

28,945	62,001	334	895,900	776	2,040,900	148,161	48,028	100,133
37,486	51,181	433	1,061,100	591	1,477,000	112,492	13,901	98,591
19,407	19,407	233	601,800	233	601,800	3,262	1,166	2,096
		[l	1	1

^{*} Reorganized in 1902.

COMPANY, BINGHAMTON, N. Y.

Incorporated November 6, 1886. Commenced Business January 3, 1887.

C. H. Jackson, Asst. Agency Sec.; David S. Dickinson, Actuary; J. W. Manier, Treas.; Z. Bennett Dir.; Charles A. LaDue, Registrar; A. B. Howe, Asst. Gen. Mgr. J. B. Abbott, Cashi-r.

	*	1			1		1	- 1
591,714	1,397,156	1,988,870	42,386,784	22,071	11,251,038	7,315	1,070,000	656,241
568,855	638,533	1,207,388	36,336,866	19,594	9,791,906	6,103	907,404	537.472
696.443	459,010	1,155,453	32,366,384	17,035	7,719,411	5,020	734,210	412,431
645,666	359,720	1,005,386	30,477,401	15,329	8,903,773	4,739	633,339	294,052
567,643	262,994	830,637	20,308,883	14,582	13.286.383	7,289	508,900	302,551
465,861	138,807	604,668	23,400,600	10,608	6,284,269	2,703	451,894	230,912
•••••	76,487	570,773	23,324,638	11,033	8,411,672	4,321	454,078	275,178
	11,549	441,150	22,619,563	10,051	9,523,526	4,365	409,885	278,648
	9,531	369,367	20,137,350	8,409	10,931,500	4,034	308,721	227,104
	3,021	281.116	13,756,200	6,134	5.839,900	2,242	187,286	123,285
	13.793	220,368	10,745,300	5,173	4,894,100	2,151	121,178	86,500
•••••	5,279	156,594	7,663,800	3,866	3,186,250	1,383	113,867	60,562
	5 310	132,866	5,701,500	3,138	1,864,000	1,132	69,618	35,549
	5 319 1,662	99.588	4,814,500	2,625	2,095,500	1,254	56,276	27,249
• • • • • •	1,505	68,936	3.575.500	1,893	2,019,500	1,111	28,705	22,126
•••••	4,026	33,569	2,189,500	1,146	1,584,500	840	28,413	20,413
	152	15,032	1,034,000	548	1,203,000	626	11,512	10,512

^{*} Reserve at 4 per cent; new business since 1900 at 3 and 31/2 per cent.

ANCE COMPANY, LINCOLN, NEB.

Reincorporated 1903. Commenced Business 1895.

W. A. Lindley, Sec.; Albert Watkins, Treas.; A. D. Wilkinson, Med. Dir.

52,263	58,867	1,403	1,559,576	2,295	2,901,376	73,608	59,661	13,947
				1				

^{*} Reserve at 4½ per cent.

Capital Stock, \$500,000.

SECURITY TRUST AND LIFE INSUR

Robert E. Pattison, Pres.; Thomas Bradley, 1st Vice-Pres.; Geo. B. Luper, 2d Vice-Pres. and I. C. Garverick, Sec. and Treas.; Ernest M. Blehl, Actuary; Walter N. Sedgwick,

Year.	Premiums,	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders,
	\$	\$	\$	- \$	\$	s	\$	\$
1903	845,930	246,334	1,092,264	364.517		52,698		417,215
1902	794,914	235,379	1,030,283	398,073		29,463		427,536
1901	783,732	393,805	I,777,537	484,432	k 16,141	13,482		514,055
1900	680,970	179,741	860,711	274,038	¥ 10,911	10,087	•••••	295,036
1899	597,056	142,452	739,508	165,844	À 2,744	14,619		183,207
1898	462,906	717,870	1,180,776	157,186	1	11,116	i	168,302
1897	354,769	10,684	365,453	118,930		1,552	l	120,482
1896	199,511	19,366	218,877	54,616				54,616
1896 1895	15,594	15,484	31,078	1,500		••••		1,500

A Health insurance claims.

Capital Stock, \$200,000.

SOUTH ATLANTIC LIFE INSUR

Beverley B. Munford, Pres.; W. R. Harper, 1st Vice-Pres. and General Manager; S. W. Travers, 2d Allison Hodges,

1903 1902 1901 1900	97.985 85,213 52,462 26,221	10,250 11,391 13,163 3,887	108,235 96,604 65,625 30,108	10,235 11,970 6,500	•••••	•••••	•••••	10,235 11,970 6,500
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Capital Stock \$200,000.

SOUTHERN LOAN AND TRUST COMPANY,

E. P. Wharton, Pres.; A. W. McAlister, Vice-Pres. and Mgr.; R. G.

1903	7.777	127,462	135,239		•••••			
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Incorporated Oct. 4, 1894.

STATE LIFE INSURANCE

Andrew M. Sweeney, Pres.; Samuel Quinn, Vice-Pres. and Supt. of Agents; Wilbur M. D., Med. Dirs.; Paul S. Knowles, Asst. Secy.; Chas. F.

1903	1,665,923	82,567	1,748,490	238,288	 99,902	40,216	378,406
1902	1,207,828	52,855	1,260,683	153,906	19,305	30,492	203,703
1901	868,341	33,437	901,778	200,269	6,323	33,645	240,237
1900	640,968	23,371	664,339	92,600	1,739	22,282	116,621
1899	452,029	15,196	467,225	77,000	2,077	17,534	96,611
1898 1897 1896 1895 1894	326,473 202,889 123,135 59,923 7,703	6,314 2,094 808 99	332.787 204.983 123.943 60,022 7.703	54,500 20,000 13,500 7,500	 807	15,596 15,697 12,357 1,606	70,903 35,697 25,857 9,106

Incorporated March 16, 1844.

STATE MUTUAL LIFE ASSURANCE

A. G. Bullock, Pres.; T. H. Gage, Vice-Pres.; H. M. Witter, Sec.; Edward J. and Albert Wood, M.D., Med. Dirs.; Burton H.

1903 1902 1901	3,652,185 3,558,238 3,372,378	1,144,681 900,669 817,740	4,796,866 4,458,907 4,190,118	1,163,884 721,862 788,235	181,508 208,984 234,640	391,134 364,854 292,991	455,514 419,996 429,973	2,192,040 1,715,696 1,745.839
1900	3,117,434	741,484	3,858,918	768,325	214,093	285,068	413,367	1,680,853
1899	2,868,273	693,044	3,561,317	825,046	124,404	357,630	392,537	1,699,617
1898	2,687,327	693,044 620,188	3,307,515	714,300	157,784	402,220	376,920	1,651,224
1897	2,655,073	565,248	3,220,321	590,885	100,534	307,905	403,502	1,403,126
1897 1896	2 530,943	520,302	3.051,245	540,813	84,101	332,822	362,729	1,320,465

ANCE COMPANY, PHILADELPHIA, PA.* Incorporated May 21, 1871.

Commenced Business August 12, 1895.

Gen. Mgr.; Savery Bradley, 3d Vice-Pres.; Moore Sanborn, 4th Vice-Pres. and Mgr. Agencies; Medical Director; M. J. Lewi, Assoc. Med. Dir.; Dan B. Luper, Supt. of Agencies.

Fite Disbu	Total Disburse-	New Business.		Outstanding Insurance.		Assets.	Liabilities,	Surplus,
	ments.	No.	Amount.	No.	Amount.		4%.	4%.
	s !	1	\$	İ	s	\$	8	<i>B</i> S
439,596	856,811	2,284	3.511,601	9,472	17,154,338	2,323,726	1,775,514	548,212
444,546	872,082	2,927	5,963,568	9,472 8,665	16,250,771	2,082,613	1,578,260	504,353
478,892	992,947	9,588	16,963,753	8,823	17,012,908	1,677,030	1,263,476	413,554
490,318	785,354	4,906	9,905,688	6,399	13.377.459	1,293,217	895, 15 0	398,067
338,868	522,075	5,277	11,242,529	5.755	12,628,318	1,214,618	678,777	535,841
239, 127	407,429	4,179	9,883,731	4.444	10,640,755	1,045,301	362,123	683,178
205.303	325,785	3.08x	7,752,989	3,493	9,014,049	460,745	206,330	254,415
193,789	248,405	2,366	6,317,105	2,232	6,048,755	392,192	96,989	295,203
32,758	34,258	489	1,888,850	488	1,887,350	479,486	134,608	344,878

^{*} Principal office in New York City.

BAll Reserves at 3 per cent.

ANCE COMPANY, RICHMOND, VA.

Incorporated February 20, 1900. Commenced Business May 9, 1900.

Vice-Pres.; L. M. Williams, 3d Vice-Pres.; Frederic W. Scott, Treas.; Lewis T. Dobie, Sec.; Dr. J. Medical Director.

74,936 64,617 48,750 36,496	85,171 76,587 55,250 36,496	1,062 1,007 736 576	1,438,312 1,602,550 1,202,807 1,018,250	2,039 1,546 926 552	3,191,162 2,608,600 1,632,250 983,250		49,829	196.861 218,528 225,287 199,268
	1	,	1			1	1	

^{*} Reserve at 4 per cent; new business since 1901 at 31/2 per cent.

(Life Department) GREENSBORO, N. C.

Commenced Business July 1, 1903.

Vaughn, Treas.; David White, Sec.; Dr. Thomas R. Little, Med. Dir.

96,075	96,075	120	243,180	120	243,180	702,932	493,688	209,244

* Reserve at 31/2 per cent.

CO., INDIANAPOLIS, IND.

Commenced Business Oct. 4, 1894.

S. Wynn, Sec. and Actuary; Allison Maxwell, M. D., and Carlton McCulloch, Coffin, Gen. Counsel and 2d Vice-Pres.; Walter Howe, Cashier.

715,127 505,764	1,093,533 709,467 630,734	8,317 6,365 4,828	20,517,370 14,014,858 11,748,794	17,247 13,227 10,169	49,713,796 39,541,688 33,615,656	2,205,636 1,527,036 1,015,072	1,815,059 1,176,250 699,418	390,577 350,786 315,654
390,497 312,331 228,561	428,952 325,172	3,895 3,121	11,163,507 9,874,470	7,680 5,076	28,339,877 22,208,470	671,370 417,781	409,595 256,246	261,775 161,535
174,393 112,234	245,296 147,931	2,173 1,576	9,101,500 7,061,000	3,896 2,645	17,049,000	259,645 150,891	152,037 88,276	107,608 62,615
60,354 35,155 3,689	86,211 44,261 3,689	1,253 731 98	5,014,500 3,236,500 443,000	1,817 792 98	7,859,500 3,548,500 443,000	58,770 18,300 4,015	45,483	13,287

^{*} Reserve at 4 per cent; new business since 1900 at 3 per cent.

COMPANY, WORCESTER, MASS.

Commenced Business June 1, 1845.

Sartelle, Actuary; George W. Mackintire, Treas.; Thos. H. Gage, M.D., Wright, Supt. of Agencies; Chandler Bullock, Solicitor.

911,843 813,789 793,132	3,103,883 2,529,485 2,538,971	5,960 5,679 4,787	14,602,461 14,382,306 12,672,432	38,248 35,543 32,356	100,902,573 94,966,674 87,424,149	23,249,248 21,678,560 19,511,430	20,976,490 19,224,237 17,531,049	2,272,758 2,454,323 2,080,381
741,686	2,422,539	5,098	12,437,858	29,889	80,889,097	17,793,629	15,927.909	1,865,720
715,033	2,414,650	4,637	11,653,344	27,364	74.933,729	16,124,611	14,514,561	1,610,050
657,105	2,308,329	3,823	9,702,655	25,019	69,517,218	14,735,178	13,249,572	1,485,606
625,113	2,028,239	3,402	9,249,924	23,301	65,977,132	13,455,690	12,159,034	1,296,056
576,732	1,897,197	2,941	7,729,031	21,876	62,040.794	12,237,052	10,963,260	1,273,792

STATE MUTUAL

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders,
	\$	s	\$	s	\$	\$	\$	\$
1895	2,371,589	470,833	2,842,422	500,940	122,160	252,170	323.753	1,210,023
T804	2,098,085	452.048	2,551,133	476,215	133,160 66,707	218.216	290,371	1,151,609
1803	1,932,354	397,720	2,330,074	424,231	155,609	318,316 322,827	262,512	1,165,179
1892	1,932,354 1,828,858	362,394 320,288	2,191,252	416,607	113,270	153,674	238.041	022,402
1891	1,591,243	320,288	1,911,531	367,539	76,209	160,626	208,979	813,353
1800	1,385,721	286,887	1,672,608	270,317	53,662	113 524	181,333	6r8,836
1890 1889	1,201,560	242,827	1,444,387	282,003	54,900	07.505	158,429	592,927
1888	1,033,523	224,161	1,257,684	329,075	55,000	73,983	161,400	619,458
1887	898,116	203,124	1,101,240	221,687	81,392	46,272	161,400 141,624	490,975
1886	798,340	189,539	987,879	236,867	92,053	39,787	125,918	494,625
1885	694,555	220,356	914,911	218,621	63,155	40,332	121,361	443.469
1884	572,130	172,587	744,717	167,744	64,301	28,575	102,186	362,806
1883	467,136	143,751 118,197	610,887	126,969	63,540 61,875	14,041	87,353	291,903
1882	382,871	118,197	501,068	109,105	61,875	9,335 8,864	81,218	261,533
1881	330,681	128,732	459,413	124,422	47,000	8,864	88,184	268,470
1880	303,902	123,174	427,076	110,208	11,700	6,852	83.761	212,527
1879	277,368	122,003	399,371 388,531	99,605	14,400 6,820	14,915	79,430	208,350
1878	273,053	115,478	388,531	129,211	6,820	13 474 18,295	77,626	227,131
1877	273,453	110,544	383,997	97,128	6,000		74.982	196,405
1876	289,587	108,635	398,222	83,955	10,770	24,548	72,887	192,160
1875	287,060	108,814	395.874	111,410	l l	17,854	80,573	209,837
1874	310,264	105,707	415,971	94,834		12,926	78,545	186,305
1873	285,594	98,945	384.539	82,276		8,337	08,190	158,803
1872	256,518	81,723	338,241	66,637	•	4,831	55,691	127,159
1871	195,962	76,473	272,43 5	64,199	1,000	3,915	48,408	120,522
1870	172,093	69,666	241,759	53,513		3,160	58,360 63,135	115,033
1869 †	230,812	110,014	340,826	103,618		9,261	63,135	176,014
1868 *	137,279	57,162	194,441 169,546	77,015		5,648	40,841 85,033	123,504
1867 1866	111,909 80,611	57,637 48,826	109,540	37,866		3,804 964	85,033	126,703
1000	60,011	40,020	129,437	55.073			•••••	56,037
1865	76,413	53,623	130,036	46 ,566		3,768		50,334
1864	65,230	38,429	103,659	35,808		1,192	63,995	100,995
1863 1862	62,435	29, 167 27,649	91,602	38,444 32,582	••••••	5,413	•••••	43,857 41,603
1861	60,279 58,581	25,427	87,928 84,008	22,567		9,021 2,071	45,595	70,233
-06			•				13.373	•
1860	54,691	20,691	75,382	16,969	•	1,980	•••••	18,949
1859	52,233	16,776	69,009 69,878	19.554		1,725		21,279
1858 1857	50,504	19,374 16,716	63.786	27,133 13,691		2,454 <i>7</i> 00	20,345	49,932 14,391
1856	47,170 47,106	15,879	62,985	13,670		I,453		15,123
	•••			_				
1855 1854	41,681 46,274	12,832	54,513 60,252	35,279 21,260		586 1,016	17,143	53,008 22,285
1853	37,052	10,502	47,554	30,844		1,691		22,535
1852	42,985	9,304	52,379	26,300		1,137	12,395	32,535 39,832
1851	37,187	9,394 8,566	45.753	18,000		1,346	,555	19,346
1850	42,242	9,420	51,662	18,500		629		19,129
1849	35,609	4.943	40,552	20,200		•		20,200
1848	33,143	12,242	45.385	22,500		••••		22,500
1847	19,950		19,950					
1846 *	11,414		11,414			••••		
		ı		1	, 1		·	

^{*} Year ended June 1 until 1869.

Capital Stock, \$100,580.

SOUTHWESTERN LIFE INSUR

•							
	W. A. Childress,	Pres.; Geo. W	V. Jalonick,	Vice-Pres.; A	A. Franklin	Sittig, 2d \	√ice-
	·	Auditor	and Cashier	r; Dr. J. H. 1	Reuss, Med	L Dir.; Jno). L.

							1 -	
1903 1902	38,746 ·····	63,600	102,346	3,500	•••••	•••••	•••••	3,500

[†] Nineteen months ending December 31, 1869.

LIFE-Continuea.

Etc.	Disburse-		Business,	Inst	TANDING URANCE.	Assets.	Liabilities,	Surplus,
	ments.	No.	Amount.	No.	Amount.		\$ 0,853,384 8.742,766 7,832,066 7,832,066 7,071,435 6,265,259 5,536,567 4,834,155 4,269,235 3,815,468 2,637,398 2,452,804 2,322,407 2,101,075 2,020,363 1,963,496 1,574,381 1,393,701 1,246,599 1,107,811 1,026,902 885,082 792,930 641,831	4%.
\$	\$		\$	1	\$	\$	\$	\$
520,555	1,730,578	4.383	12,442,115	21,049 18,566 16,831	60,291,450	11,122,984	9,853,384	1,269,600
450,504	1,602,173	3,474 2,826	9,746,307	18,566	52,909,932	9.893.072	8,742,766	1,150,306
391,931	1,557,160	2,826	8,174,391	16,831	48,192,159	8,780,647	7,832,066	948,581 977,889
414,680 355,643	1,337,172 1,168,996	3,238 2,577	9,672,029 7,639,866	15,628 13,691	45,082,951 39,175,925	8,049,324 7,153,638	7,071,435 6,265,250	977,889 888,379
	ł			1				
315,468	934,304 848,372	2,377	7,360,075	12,380	35,017,951	6,396,572 5,659,204		860,005
255,445 216,640	806.008	2,005 1,769	6,094,748	9,826	30,476,430 26.665,185	5,059,204	4,034,155	825,049
102,420	836,098 684,454	1.709	5,152,202 4,246,317	8,797	22.287.840	5,066,985 4,608,170	2 815 468	797,750 792,702
193,479 164,821	659,446	1,554 1,488	4,300,821	7,902	23,387,840 20,968,635	4,186,241		771,080
755 208	KOR 222	1,342	4 720 276	7,020	18 267 467	3,886,926	2 700 488	777,438
155,308 126,834	598,777 489,640	1,011	4,132,316 2,980,594	6,242	18.367,467 15,832,144	3,549,30I	2.827.648	721,653
111,896	403,799	855	2,900,539	5,711	14,162,113	3,301,788	2,637,308	664,390
81,921	343,454	855 566	1,658,200	5,165	12,016,345	3,099,248	2,452,804	646,444
62,670	331,140	374	1,098,500	4,845	10,650,835	2,971,511		649,104
52,194	264,715	300	856,000	4,73I	10,112,935	2,777,771	2,101,075	586,696
43,546	251,896	267	696,500	4,650	9,736,510	2,533,357	2,020.363	512,994
42,725	269,856	222	614,300	4.732 4.853	10,503,465	2,533,357 2,338,844	1,963,496	375,348
41,706	238,111	291	703,500	4.853	10,461,924	2,237 491	1,851,084	386,407
46,554	238,714	29 5	871,500	4,826	10,309,271	2,081,394	1,703.094	317,700
46,832	256,669	463	1,283,500	4.745	9,874,321 8,998,971	1,926,557		244.737 269,839
44,622	230,927	510	1,233,500	4,484	8,998,971	1,844,220		269,839
46,445	205,248	497	1,149,500 1,448,000	4,156	8,219,525 7,758,803	1,587,795	1,393 701	194,094
48,118	175.277	627	1,448,000	3,973	7,758,803	1,407,917		160,318
37.307	157,829	638	1,165,000	3,711	7,145,395	1,251,978	1,107,611	144,167
26,961	141,994	339	605,200	3,357	6,142,860	1,146,672	1,026,902	119,707
39.963	215,977	506	956,000	3,388	5,824,075	992,298	885,082	107,216
24,493 48,517	147,997 175,220	503	I,052,500 I,040,900	3,147 2,810	5,423,075 4,633.175	848,441 777.633	792,930	55,511 135,802
40,31/	56,037	434 304	542,000	2,402	3,716,175	669,399		135,002
		•						
::::::	50,334 124,870	304	496,100	2,236	3,295,078	711,472		
23,875	43.857	230	336,800	1,998 1,854	2,889,875	639,525		• • • • • • • •
	41,603	120	131,050 167,300	1,845	2,755,975 2,762,658	593.797 571,038		•••••
20,871	91,104	198	269,900	1,836	2,793,358	529,736		•••••
	*9 ***			1,867				
	18,949 21,279	192 175	315,300	1,814	2,812,958	477,619 437,581		•••••
21,106	71,038	256	249,300 363,550	1,747	2,699,508 2,604,808	202.574		
	14,391	177	278,400	1,646	2,451.853	393-574 320,867		
	15,123	134	208,433	1,585	2,304,008	280,760		
16,947	69,955	141	210,300	1,602	2,230,375	250,631		
20,947	22,285	227	320,150	1,846	2,510,975	228,983		
	32,535	361	445.975	1,732	2,441,175	197.504		
15,718	55.550	275 189	300,300	1,705	2.570,322	186,149	•	
•••••	19,346	189	249.997	1,745	2,271,747	162,864	•••••	
	19,129	315	449.950	1,704	2,243 375	144,427		
12,032	232,232	376	507,500 848,800	1,609	2,243 375 2,468,420	113,821		}
•••••	•••••	538	848,800	1.379	2,201,145	96,740		••••••
•••••	•••••	439	673,520	969	1,574,245	78,622	••••••	
•••••	•••••	530	900,725	530	900,725	61,427		

^{*} Reserve at 4 per cent; new business since 1900 at 31/2 per cent.

ANCE COMPANY, DALLAS, TEX.

Incorporated March 10, 1903. Commenced Business July 1, 1903.

Pres.; F. A. Piper, 3d Vice-Pres.; B. P. Bailey, Sec. and Actuary; Thomas Scurry, Terrell, Gen. Atty.; C. S. McGaughey, Supt. of Agencies.

39,593	43,093	1,401	1,947,500	1,236		159,833	19,408	140,425
	3	,	1	1	1	!	,	

Capital Stock, \$100,000.

TEXAS LIFE INSURANCE

W. D. Mayfield, Pres.; William Green, Vice-Pres.; H. G. Bostwick, 2d

Year.	Premiums.	Interest and Other Income.	Total Income,	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
1903 1902 1901	\$ 15,948 12,672 4,457	\$ 23,966 9,863 5,023	\$ 39,914 22,535 9,480	\$	\$	* \$ 730 278	\$	\$ 730 278

Capital Stock, \$1,000,000.

TRAVELERS INSURANCE COM

Sylvester C. Dunham Pres.; John B. Lunger, Vice-Pres.; John L. Way, ad Vice-Pres.; John Messenger, Actuary; Wm. B. Smith, Counsel; J. B. Lewis, M. D., Med. Dir.; Page; Liability, Walter G. Cowles; Jas. J. Marcom, Chief Black, Geo. L. Crandall, Floward A.

2,299,183		186,590	397,904	1,714,690	6,221,636	1,917,636	4,304,000	1903
1.872.278		186,476	377,185	1,308,617	5,598,107	1.655,274	3,942,833	1902
1,808,646		188,689	378,952	1,331,005	4,861,312	1,252,228	3,609,084	1901
2,090,040		200,009	3/0,93-	1,331,003	4,002,312	1,252,220	3,009,004	1901
1,529,666		154,262	380,098	995,306	4,493,057	1,173,749	3,319,308	1900
1,523,585		241,602	318,023	963,960	4,004,258	1,020,307	3,064,861	1899
1,371,356		373,385	239,394	758,577	3,639,834	952,485	2,687,349	18981
1,234,120		326,431	131,644	776,045	3,283,578	820.080	2,463,489	1897
1,241,530		297,819	158,300	785,411	3,177,677	798,143	2,379,534	1896
. ,		,,,,,	-55	7.574	3,-77,-77	75-1-43	-13/91334	
1,010,117		281,562	125,902	602,653	3,028,869	745,210	2,283,659	1895
1,017,539		229,977	71,253	716,309	2,853,928	701,793	2,152,135	1894
922,349		185,370	138,622	598,357	2,744,022	670,303	2,073,719	1893
845,701		138,357	140,381	566,963	2,560,865	664,242	1,905,623	1892
734,54I		122,350	125,278	486,013	2,261,004	595,069	1,666,925	1891
	i i		J	1 7 7 3	-,,	393,7	-115-5	,-
767,912		100,362	100,568	566,982	2,050,919	535,850	1,515,060	1800
553,312	ا	90,871	101,648	360,793	1,793,650	453,246	1,340,404	1880
580,543	1	78,408	56,555	445,580	1.688.280	477,331	1,210,958	1888
448,50I		66,712	44,377	337,412	1,509,503	410.005	1,099,498	1887
428,306		58,257	28,443	311,606	1,420,748	437,381	983,367	1886
4=-13		3-1-37		. 3-2,	-,4,74-	437,300	9-313-7	
379.57 [±]		43,215	68,685	267,671	1,229,762	383,464	846,298	1885
349,084	[50,461	54,880	243.743	1,072,359	313,618	758,741	1884
289,89I		28,921	28,459	232,511	991,651	331,623	660,028	1883
255,913	1	34,437	48,972	172,504	847,456	263,714	583,742	1882
221,551	ا ا	47,915	25,511	148,125	756,456	249,335	507,121	1881
	1 ,		5.0	-1 / 0	75 . 15	-17.55	3-77	
254,518	ا	9,253	27,658	217,607	679,211	225,938	453,273	1880
174,492		34,595	15,517	124,380	631,745	197,141	434,604	1879
230,062		43,410	15,150	172,402	662,517	211,304	451,123	1878
175,777		15,975	14,650	145,152	706,732	210,668	496,064	1877
186,541		12,415	5,150	168,976	704,136	183,523	520,613	1876
		1-5	3,-3-	,,,,	7-41-3-	5,5-5	3,3	/-
181,995	١	26,274	9,150	162,571	707,415	179,045	528,370	1875
155,476	1,423	25,223	400	128,430	664,526	140,582	523,944	1874
142,216	221	18,142	İ50	123,703	587,827	116,088	471,739	1873
121,771	2,370	8,007	150	111,244	499,390	88,526	411,134	1872
74,997	3,157	6,696		64,236	435,781	57,425	378,356	1871
74.33.] 33,	-,-,-		-4,-3-	43517-5-	37,7-3	37-133-	/-
69,427		7,560	1,241	60,626	372,947	38,041	334,906	1870
79,552				79,552	308,345	23,023	285,322	1869
51,323				51,323	292,118	16,875	275,243	1868
26,668				26,668	167,171	2,083	165,088	1867
3,071				3,071	35,184	27	35,157	1866

COMPANY, WACO, TEX.

Incorporated January 9, 1901. Commenced Business April 1, 1901.

Vice-Pres.; John D. Mayfield, Sec.; E. M. Ewing, Atty.; A. M. Curtis, Med. Dir.

Expenses, Etc.	Total Disburse-	New	Business.		TANDING PRANCE.	Assets.	Liabilities, 45.	Surplus,
	ments.	No.	Amount.	No.	Amount.		ν	
\$ 12,279 5,981 4.311	\$ 13,009 6,259 4,311	45 82 84	\$ 42,700 69,400 66,900	154 120 84	\$ 139,400 105,200 66,900	\$ 148,351 121,446 105,170	\$ 40,108 14,310	\$ 108,243 107,136

PANY, HARTFORD, CONN.

Incorporated June 17, 1863. Commenced Business July, 1866.

E. Morris, Sec.; Louis F. Butler, Asst. Sec.; E. V. Preston, Gen. Mgr. Agencies; Hiram J. Levi Felt, Controller; Dept. Secs., Life, J. Stanley Scott; Acct., Bertrand A. Adjuster; Edwin P. Piper, Supt. Liability Dept.; Geo. E. Giddings, Asst. Supts of Agencies.

							a	
***	3,296,457	7,326	17,077,675	53,955	132,761,412	32,197,451	30,860,009	1,337,442
997.274		7,608	17,162,993	40,028	123,160,821	29,659,922	28,317,400	1,342,522
914,112	2,786,390		18.862.155	46,738	116,222,312	27,137,773	25,800,672	1,337,601
918,614	2,817,260	8,040	10,002,155	40,730	,3	-/1-3/1/13		1001
	ا ا			43,146	100,019,851	24,943,647	23,681,664	1,261,983
915,618	2,445,284	8,494	20,292,340			22,615,894	21,369,815	1,246,079
901, 244	2,424,829	6,852	18,671,932	39,311	100,334,554	20,787,113	19,059,407	1,727,706
846,323	2,217,679	6,315	17.454,061	36,792	97,352,821	., .	17,235,510	1,791,403
812,026	2,046,146	5,816	16,524,469	34,440		19,026,913	16,006,210	1,528,346
1,322,455	2,563,985	4,901	14,201,045	32,945	88,243,267	17.534,556	10,000,210	1,520,340
			1			-6	14,880,078	1,360,637
<i>7</i> 93 , 086	1,803,203	5,528	17,286,407	32,250	87,355,158	16,240,715		1,258,122
833,703	1,851,242	4,898	18,388,586	30,902	84,364,530	14,878,453	13,620,331	
627,283	1,549,632	5,316	20,217,667	30,124	79,995,867	13,486,281	12,492,593	993,688
600,064	1,455,665	5.711	22,748,854	28,781	73,804,133	12,622,999	11,261,145	1,361,854
527,547	1,262,088	4.732	17,131,671	26,392	61,809,064	11,506,503	10,130,982	1,375,521
3-71347		15	1.0	•			_	•
347.703	1.115,615	4,442	14,329,153	24,544	53,558,220	10,466,489	9,161,447	1,305,042
365.465	918.777	3,456	8,899,375	22,447	44.978,949	9,656,148	8,272,746	1,383,402
265.739	846,282	3 177	7,657,158	21,117	41,138,361	8,455,815	7,468,084	987.731
	726,277	3,292	7,640,124	19,840	37,739,893	7,715,518	6,760,971	954.547
277,776	671,217		8,635,199	18,402	34,171,625	7,023,895	6,096,389	927,506
242,911	6/1,217	3.730	0,033,199	,	34,-7-,3	7131-30		
		2,800	5,893,682	16,570	20,806,131	6,279,951	5,476,424	803,527
213,725	593,296	2,478	5,643.515	15,340	27,328,814	5,680,689	4,981,816	698,867
243,207	592.201		4,699,171	14,378	25,005,604	5,235.852	4,589,340	646,512
167,097	456,988	2,134			22,836,313	4,767,938	4,148,735	610,203
152,286	408,199	2,032	4.531,375	13,443	20,511,522	4.437,389	3,820,326	617,062
133,136	354,687	1,827	3,691,246	12,550	20,311,322	4.43/1309	3,000,000	,,
				1	10,008,630	4,044,811	3.537.955	506,859
113.723	368,241	1,787	3.295,137	11,914	18,182,132	3,704,262	3,253,766	450,496
105,850	280,342	1,771	2,812,459	11,352			3,016,893	404,844
108,288	329.250	2,036	3,261,964	11,130	18,269,355	3.421,737	2,810,526	303,001
116,961	292,738	2,383	3,827.771	800,11	18,690,183	3,203,617		
152,366	338,907	2,451	4,100,396	10,833	19,146,391	2,908,382	2,591,030	317,352
				l			0- 6	
140,566	322,561	2,667	4,954,363	10,511	19,169,114	2,529,979	2,289,695	240,284
135,498	289,532	2,767	5,086,263	9,836	17,972,063	2,103,178	1 974.156	129,022
95,385	237,601	2,479	4,730,186	8,958	16,550,743	1,723,389	1,590,257	133,132
72,685	194,456	2,388	4,058,505	7,963	14.575.777	1,354,656	1,340,478	14,178-
66,986	141,075	2,770	4,616,004	7,183	13,181,199	1,046,532	1,052,935	• • • • • • •
30,900		,,,,				_		
73.43I	142,858	2 665	4,613,918	5,846	11,340,676	740,637	785,902	• • • • • • •
61,226	140,778	2,201	4,592,531	4,705	9,559,559	494,549	566,731	• • • • • • • •
57,760	109,083	2,548	5,276,748	1	7,575,898	328,735		
	67,238	2,340	3,5,5,,45			154,081	188,147	•••••
40,570	17,980					47,044		
14,909	1,900		1	1			1	
	•	•		•				

Capital Stock, \$200,000.

UNION CENTRAL LIFE INSUR

John M. Pattison, Pres.; R.S. Rust, Vice-Pres.; E. P. Marshall, Sec. and Actuary; E. E. Clark, Treas.; Clark W. Davis, M. D., John L. Davis, M. D., Medical

			Cital, IIO	o, CIRCE IV.	Davis, 111. 1	J., VOIII 13.	Davis, 11.	D., Medical
Year.	Prestiums,	Interest and Other Income,	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	1 \$	i S	\$	S	1 \$	\$	1 \$	\$
1903	6,667,073	2,137,898	8,804,971	1,368,354	446,981	436,035	449,866	2,701,236
1902	6,081,510	1,953,417	8,034,936	1,360,354	448,394	397,710	374,769	2,581,227
1901	5,361,616	1,635,993	6,997,609	1,092,872	411,848	421,137	303,569	2,220,426
1000	4,842,780	1,446,489	6.289,269	955,242	545,822	353 511	273,845	2,128,420
1899	4,392,889	1,345,478	5,738,367	936,140	470,921	359,447	224,530	1,991,038
18 <u>0</u> 8	3,967,956	1,217,176	5,185,132	845,605	171,852	402,673	180,930	1,601,060
1897	3,574,248	1,123,262	4,697,510	778,678	146,356	397,007	171,068	1,493,109
	1		1. 37.3==	,,-,-,-	-1-,50-	337,7	.,.,	-143313
1896	3,298,815	989,525	4,288,340	639,281	128,284	428,693	153,254	1,349,512
1895	3,106,673	849,463	3,956,136	606,575	106,725	384,831	134,147	1,232,278
1804	2,959,154	735,568	3,694.722	567,159	78,795	469,735	125,894	1,241,583
1893	2,775,974	621,911	3,397,885	518,456	58,519	365,178	60,020	1,011,173
1892	2,570,524	507,508	3,078,032	376,160	36,454	340,609	57,163	810,386
_								1
1891	2,347,762	425,099	2,772,861	341,771	29,837	332,401	55,801	759,810
1890	2,078,284	332,389	2,410,673	331,479	33,457	336,827	30,625	732,388
1889	2,068,341	270,218	2,338,559	272,468	49,849	295.752	32,508	650,577
1888	1,473,931	244,071	1,718,002	181,017	27,913	221,795	27,215	457.940
1887	1,169,399	195,554	1,364,953	128,107	8,209	137,152	25,086	298,554
1886	943,073	185,994	1,129,067	135,132	13,734	129,797	22,952	301,615
1885	794.795	160,596	955,391	118.680	23,372	100,937	20,830	263,828
1884	621,913	131,692	753.605	96,072	I5,794	83,408	19,950	215,724
1883	491,586	111,028	602,614	110,377	44,600	73,390	18,927	247,294
1882	387,946	107,212	495, 158	78,018	19,500	46,444	17,360	161,322
	3071940	10,,222	733,230	,0,010	19,300	4-1144	271300	201,322
1881	201,722	123,882	415,604	51,527	17,133	49,494	17.928	136,082
1880	320,835	127,413	448,248	65,967	18,071	119,500	17,888	221,426
1879	397,678	104,630	502,308	82,655	8,191	207,557	23,040	303,704
1878	461,192	85,680	546,872	81,043	1,300	222,419	25,642	330,704
1877	508,483	87.584	596,067	99,543		277,525	3 2 ,435	409,503
1876	436,798	61,872	498,670	58,386	[98,313	38,285	194,984
1875	463,202	47,471	510,673	126,743	454	69,471	38,908	235,576
1874	442,463	71,796	514,250	98,473	303	76,222	35,634	210,632
1873	378,632	23 714	402,346	99,867	151	51,569	31,725	183,310
1872	570,957	29,661	600,618	119,605		33,252	27,608	180,465
•	- 37-1937	7,552	333,320	,	''''	33,-3=	2,,530	222,403
1871	285,459	11,093	296,552	28,849		8,157	11,210	41,216
1870	137,872	10,147	148,019	29,000		6,015	11,681	46,696
1869	94,916	9,401	104,317	13,000	••••	2,283	5,193	20,476
1868	40,332 36,838	4,033	44,365	3,000		182	• • • •	3,182
1867	₹ 3 6,83 8 .	2,231	39,069	J		· · · · •	1	

Incorporated July 17, 1848.

UNION MUTUAL LIFE Fred. E. Richards, Pres.; Arthur L. Bates, Vice-Pres.; J. Frank Lang, Sec.; Sylvan B. Phillips, Asst. Fred. A. Hamblin.

1903 1902 1901	1,978,289 1,848,279 1,733,308	408,338 396,432 371,834	2,386,627 2,244,711 2,105,142	605,965 657,847 680,874	167,596 151,930 126,762	113,532 106,687 103,483	73,590 60,152 60,575	960,683 976,616 971,694
1900	1,575,176	384,706	1,959,882	616,266	132,109	103,823	54.943	907,141
1899	1,444,862	389,057	1,833,919	602,021	87,558	94,928	53,135	837,642
1808	I,278,040	386,782	1,665,431	551,034	122,304	111,907	44.443	829,688
1897	1,182,965	342,665	1,525,630	544,668	153,648	98,249	36,852	833,417
1896	1,107,780	314,007	1,421,787	544,668 466,270	137,714	101,323	34,220	739,527
1895	1,040,241	313,472	1,353,713	489,758	138,687	78,779	31,072	738,296
1894	989,553	306,593	1,296,146	461,900	157,652	82,434	32,295	734,281
1893	964,201	297,730	1,261,931	477.729	117,653	61,712	24,512	681,606
1892	894,904	286,371	1.181.275	471.535	127.617	72.759	23,155	695,066
1891	809,375	309.347	1,118,722	464,904	147,666	57.770	22,559	692,899
1890	782,364	309,603	1,091,967	493,357	139,326	67,923	25,994	726,600

ANCE COMPANY, CINCINNATI, O.

Incorporated March 28, 1867. Commenced Business 1867.

Hardcastle, Assoc. Actuary; J. Smith Homans, J. R. L. Carrington, Asst. Actuaries; J. R. Directors; Maxwell & Ramsey, Counsel, Allan Waters, Supt. of Agents.

Espenses,	Total Disburse-				PTANDING URANCE.	Assets.	Liabilities,	Surplus,
Etc.	ments.	No.	Amount.	No.	Amount.	12334	4\$.	4%.
\$	\$		\$	1	\$	\$	\$ *	\$
1,612,971	4.314,207	18,762	35,925,129	108,614	197,040,899	38,630,328	32,615,895	6,014,433
1,602,833	4,184,060	17,974	35,701,108	99,865	182,546,305	33,925,816	28,982,403	4,943,413
453.977	3,683,403	20,154	39,456,523	91,696	168,034,471	29,767,841	25,659,412	4,108,429
1,440, IOI	3.577,521	16,517	33,089,471	80,917	148,820,737	26,233,304	22,723,065	3,510,239
1,370,350	3.361,388	17,556	37,429,496	74,068	136,157,485	23,478,033	20,453,388	3,024,645
1.302,606	2,903,756	17,699	37,148,081	66,110	120,573,677	20,786,431	18,212,718	2,573,713
1,127,985	2,621,094	15,803	35,927,324	58,58ó	106,517,344	18,441,178	16,225,187	2,215,991
1,025,363	2,374,875	13,186	30,187,212	52,955	93,898,215	16,304.769	14,241,180	2,063,589
934,498	2,166,776	14,015	26,676,007	50,110	84,250,278	14,342,154	12,685.027	1,657,127
830,421	2,072,004	12,615	22,745,434	45,747	75,211,298	12,522,069	11,147,583	1,374,480
821,072	1,832,245	12,078	21,452,401	43,124	70,874,751	10,933,708	9,900,726	1,032,98
771,860	1,582,246	12,154	21,341,626	39,286	64,843,548	9,345,832	8,621,464	724,36
741,152	1,500,962	12,068	21,268,204	34,478	57,256,171	7,879,959	7,392,700	487,25
719,718	1,452,106	11,573	21,111,955	29,615	50,055,701	6,614.487	6,234,658	379,82
669,48 1	1,320,058	10,624	19,628,595	24,614	41.643,121	5,575,497	5,196,613	378,88
550,249	1,008,189	8,066	15,052,249	20,110	33,870,922	4,520,998	4,208,836	312,16
496,346	794,900	7,473	14,026,168	16,626	27.724.533	3,768,585	3.485,131	283,45
415,354	716,969	6,231	11,626,322	13,343	22,539,569	3,152,368	2,881,730	270,63
395-945	569,773	4,067	7,233,331	10,571	17.334.913	2,731,905	2,417,676	314,22
251,240	466,964	3,039	5,341,880	8,632	14.053.261	2,266.397	2,028,891	237,50
231,914	479,208	2,957	5,156,204	7,679	12,380,018	1,956,610	1,726,837	229,77
218,336	379,658	2,637	4.403.555	6,743	11,068,311	1,807,069	1,567 960	239,10
154,886	290,968	1,672	2,511,648	5,449	8,975,230	1,679,317	1,418,741	260,56
133,619	355,045	1,226	2,272,708	4,801	8,345,649	1,588,466	1,470,459	118,00
90,137	393,842	763	1,350,408	4,276	7,466,120	1,498,096	1,403,340	94,75
113,346	443,750	910	1,684,412	4,619	8,184,403	1,423,577	1,375,037	48,54
129,766	539,269	1,227	2,009,167	5,104	9,303,324	1,341,399	1,206,058	135,41
125,085	320,069	1,522	2,760,853	5,809	10,866,185	1,290,382		
133.654	369,230	1,550	2,975,791	6,215	11,733.683	1,144,290		
133-745	344,387	3,019	5,610,110	6,145	11,523,318	1,000,099		
97.757	281,067	2,190	3,994,770	5,626	10,712,408	870,212		•••••
113,532	293,997	3,645	6,829,080	5,126	9,715,860	730,583	•••••	•••••
67,698	108,914	3,179	6,116,652	3,933	7,882,632	465,116		
61,459	108,155	1,471	3,767,575	2,038	4,607,349	275,193		
46,265	66,741	1,021	2,022,498	1,429	2,861,303	221,824	1	l
24.543	29.677	559	1,206,142	791	1,873,097	161,579		
21.643		475	1,228,850	405	1,036,650		1	

^{*} Reserve at 4 per cent; on new business since 1901 at 31/2 per cent.

INSURANCE COMPANY, PORTLAND, ME. Commenced Business October 1, 1849. Sec.; E. M. Northcott, Med. Dir.; Samuel S. Boyden, Actuary; Josiah H. Drummond, Solicitor; Assl. Actuary.

	1	- 1	1	. 1	[*.	
733,121	1,693,804	6,199	8,484,449	39.327	57,385,198	10,196,359	9,576,225	620,134
700,622	1,677,238	5,949	7,982,159	36,678	54,118,625	9,608,117	8,907,404	700,713
669,124	1,640,818	7,688	10,761,077	35,284	52,945,044	8,981,802	8,385,420	596,382
619.548	1,526,689	8,479	11,762,010	33,139	50,191,852	8,447,449	7,900,963	546,486
590,945	1,428,587	7,962	10,999,915	29,790	46,054,819	7,969,845	7,407,871	561,974
572,687	1,402,375	6,471	8,905,243	26,662	42,222,364	7,524,325	6,965,846	558,479
484,259	1,317,676	6,036	8,372,290	24,499	39-943-375	7,211,360	6,685,935	525,425
503,322	1,242,849	5,345	7,849,767	22,439	38,086,840	7,010,697	6,529,175	481,522
438,371	1,176,667	5,076	8,093,107	20,916	36,932,148	6,781,569	6,358,309	423,260
520,976	1,255,257	4,343	8,404,358	19,550	36,312,042	6.583,252	6,237,514	345,738
485,739	1,167,345	4,566	9,252,728	19,164	35,914,416	6,442,525	6,220,051	222,474
404,628	1,099,694	3,866	7,793,076	17,816	33,293,485	6,428,894	6,099,670	320,224
346,176	1,039,075	3.318	6,879,721	16,412	30,649,490	6,297,555	5,935,357	362,19
318,977	1,045,577	2,472	5.357.519	15,233	28,218,754	6,203,768	5,874,900	328,868

^{*} Reserve at 4 per cent new business since 1900 at 3 per cent.

UNION MUTUAL

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Clams Paid,	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders,
	s	s	\$	s	s	\$	s	ŝ
1889	724.117	276,998	1,001,115	357,692	127,323	39.474		549.845
1888	711,888	251,632	963,520	449.003	142,832	47,461	25,356 50,856	690,152
1887	688,327	296,548	984,875	458 952	172,715	57.517	54,450	743,634
1 88 6	676,956	263,941	940,897	356,223	188,074	79,215	58,154	681,666
1885	668,998	361,657	1,030,655	469,409	234,151	55 .8 57	60,260	819,677
1884	718,179	267,444	985,623	288,506	232,146	84,188	64,038	668,878
1883	710,520	301,499	1,012,019	397,168	220,48I	117,002	75,678	810,329
1882	732,340	258,716	991,056	329.936	259.535	123,639	72,445	7 ⁸ 5,555
1881	695,749	362,869	1,058,618	496,926	435,322	161,451	59,660	1,153,359
1880	770,469	404,324	1.174.793	409,885	425,785	192,949	38,537	1,067,156
1879	897,026	469,905	1,366,931	424,866	342,269	415,022	31,882	1,214,039
1878	1,305,285	347.342	1,652,727	450,020	817.261	709,767	35 985	2,022,93
1877	1,430,450	496,788	1,927,238	548 607	276,255	815.725	182,006	1,822,937
1876	1,616.775	485,173	2,101,948	505,276	58,471	698.125	291,225	1,553,059
1875	1,876,412	526,557	2,402,969	545,394	50,827	567,525	227,333	1,390,989
1874	1,850,161	558,539	2,408,700	453,631	13,000	434,164	218,488	1,119,28
1873	1,670,205	501,792	2,171,997	416,800	7.900	310,717	224.052	959,46
1872	1,719,566	390,531	2,110,097	347,900	j	251,518	295,744	895,16
1871	1,630,255	316,755	1,947,010	318,950		297,432	350,284	966,660
1870	1,555,675	272,563	1,828,238	267,900	1,000	149,940	394.57I	813,411
1869	1,467,151	240 670	1,707.821	201,190		110,973	392,509	704.67
1868	1,335,412	168,385	1,503.797	220,350		264,861	68 785	553.99
1867	1,332,819	120,931	1,453,750	184,500		82,195	46,861	313.55
1866 1865	993,304	84,116	1,077,420	130,850	•••••	76,326	45,899	253,075
	652,385	63,513	715,898	99,900		24,097	45,064	169 061
1864 ‡	422,015	67,969	489,984	114,992		129,682	57,697	302,37 148,89
1863 * 1862	178,817	40,220	219,037	73,800	•••••	34.517	40,573	148,890
1861	143,144	37,696	180,840	84.525		37,516	38,208	160,24
1860	149,002	28,191	177,193	58,450		3,851	31.927	94,22
	149,815	28,434	178,249	51,400	••••	3,292	33,187	87.87
1859	139,366	25,805	165.171	45,590		1,521	30,514	77,62
1858	132,350	22,450	154,800	32.935		3,754	32,093	68,78
1857	129,970	21,787	151,757	49,487		1,658	43.437	94.58
1856	119,631	19,887	139,518	75,022		1,158	38,952	115,13
1855	129,941	20,178	150,119	53,657	•••••	2,98 9	27,380	84,09
1854	152,415	16,988	169,403	49,525		3,820		53.34
1853	170,616	12,142	182,758	52,527		295	•••••	52,82
1852	169,770	7,541	177,311	63,185		2,995		66,18
1851	168,205	4,959	173.164	39,050		774	•••••	39,82
1850	82,589	306	82,895			29		2

^{*} Year ended July 1 up to this year.

Capital Stock, \$440,000.

UNITED STATES LIFE INSUR

John P. Munn, Pres.; Wm. H. Porter, Vice-Pres.; C. P. Fraleigh, ad Vice-Pres.; Wm. T. Standen, Actuary; Arthur C. Perry, Cashier; Howard A. Pardee.

1903	1,411,486	494,227	1,905,713	597,953	198,744	201,351 243,888	110,933	1,108,981
1902	1,460,634	494.372	1,955,006	612,842	149,206	243,888	72,293	1,078,229
1901	1,322,960	409,112	1,732,072	633,149	146,523	185,555		1,042,679
1900	1,337,545	392,300	1,729,845	532,517	87,780	166,651	77,452 88,766	875,714
1899	1,306,535	380,006	1,686,541	660,027	103,089	169 159	125,345	1,054,620
1898	1,192,489	381,337	1,573.826	518,000	59.724	223,629	91,531	892,974
1897	1,125,848	344,028	1,469,876	538,804	101,558	190,220	70,297	900,879
1896	1,101,924	343,034	1,444,958	709,681	93,813	134,766	7,282	945.542
1895	1,149,112	338,720	1,487,832	537,234	71,583	125,615	30,381	764,813

[‡] Eighteen months ending December 31, 1864.

LIFE-Continued.

Expenses,	Total Disburse- ments.	New	Business.		FTANDING URANCE.	Assets.	Liabilities,	Surplus,
Étc.		No.	Amount.	No.	Amount.	Assety.	4%	4%.
\$	\$		\$		\$	\$	\$	\$
293.417	843.262	2,204	4,879,787	14.873	27,204,606	6,157,343	5,839,827	317,516
301,487	991,639	2,462	5,020,107	14,728	26,395.600	6,002,194	5.733,215	268,979
267,351	1,030,985	2,569	4,933,215	14,478	25,794,196	6,014,523	5,718,646	295,877
279,014	960,680	2,472	5,218,800	14,111	25,185,946	6,119,915	5,739,260	380,655
284.211	1,103,888	2,306	4,232,849	13,961	24 567,437	6,109,619	5,737,861	371,758
303,478	972,356	2,012	3,889,506	13,832	24 282,746	6,311,402	5,918,405	392,997
266,667	1.076,996	2.016	3,806,819	14,020	24,527.958	6,229,684	5,844,068	385,616
268,221	1,053,776	2,219	4,045,098	14,040	24,621,565	6,260,443	5,899 096	361, 34 7
273.312	1,426,671	1,678	2,825,499	13,725	24,083,550	6,847,333 6,620,833	5,906.432	340,901
293,733	1,360,889	1,586	2,767,681	14,120	25,036,862		6,334.927	285,906
311.693	1,525.732	1,840	3,039.356	14.915	26,697,370	6,860,983	6,630,471	230,512
310,871	2,333,805	2,691	4,100,943	15.775	28,915,136	7,035,603	6,928,077	107,526
410,166	2,232,759	3,006	4,789,417	18,131	34,381,818	7.836,890	7,817,474	19,416
654.408	2,207,505	4.777	8,266,345	20,444	40,979,204	8,099,634	7,998,069	101,565
507,091	1,898,080	6,013	12,181,017	22,122	46,740,375	9,158,664	7,917,506	1,241,158
466,764	1,586,047	6,132	14.517.543	21,758	49,207,370	8,796,699	7,629,968	1,166,731
363,108	1,322,577	4,309	10,935,045	18,808	42,904,755	7,717,851	6,915,961	801,890
383,043	1,278,205	4.544	11,227,490	17.528	. 39,814,365	6,723,696	6,126,913	596,783
282,071	1,248,737	4,030	8,973,804	16,063	35 713,029	5,913,825	5,369,181	544,644
248,672	1,062,083	4 612	10,899,150	15,852	36,008,360	5,295,233	4,667,350	627,883
244.198	948,870	3.385	8.136,735	13,277	30,048,235	4,411,381	3,785,348	626,033
210,634	764,630	3,263	7,350,050	11,738	26,351,618	3,730,837	3,072,313	658,524
207,625	521,181	3,229	6,889,180	11,150	25,145,540	2,991,284	2,482,320	508,963
195 911	448,985	3,567	7,914,060	9,070	20,967,095	2,188,429	1,662,138	526,291
128,634	297,695	2,758	6,405,445	6,565	15,548,710	1,530,877	1,149,188	381,689
75,201	377.572	1,843	4,432,050	4.453 2,626	10,543,065	1,094,609	830,727	263,882
34 388	183,278	846	1,917,200		6,078,757	926,104	693,673	232,431
31,947	192,196	334	707.700	1,922	4,460,907	847,875	610,124	237.751
33,925	128,153	332	656,950	1,924	4,567,932	811,132	610,026	201,106
31,731	119,610	507	1,092,850	2,084	4,666,832	761,598	419,471	342,127
38,194	115,810	524	1,199,625	1,857	4,108,060	702,866	384,609	318,257
33-577	102,359	379	711,250	1,693	3,578,335	652,505	318,582	333,922
33,892	128,474	251	377,250	1,785	3,945,495	609,505	274,440	335,065
24,366	139,498	334	539.975	2,010	4.395.495	589,476	265,642	323,834
38,602	122,628	374	604,955	2,816	5,102,274	570,586	259,159	311,427
27,692	81,037	542	743-273	2,627	5,135,969 5,760,574	533,485	237,143	296,342
38,646	91,468	894	1,147,967	3,314	5,760,574	440,134	• • • • • • • •	
31,186	97.366	1,783	2,138,634	3,582	5,795,374	357,836		• • • • • • •
36,7 6 7	76,591	2,259	3.616.203	3,512	5,637,268	267.735	••••	• • • • • • • •
17.646	17,675	1,564	2,749,498	1,404	2,477,148	165,220	•••••	• • • • • • •

ANCE COMPANY, NEW YORK, N. Y.

Incorporated February 25, 1850. Commenced Business March 4, 1850.

Richard E. Cochran, 3d Vice-Pres.; A. Wheelwright, Sec.; J. L. Kenway, Asst. Sec.; Med. Dir.; Charles E. Patterson and Donald B. Toucey, Counsel.

648,418	1,757,399	3,642	8,173,044	20,989	44,143,344	8,783,134	8,220,486	562,648
678,187	1,756,416	4,264	11,510,094	20,747	45,673,713	8,621,758	8,050,620	571,138
568,055	1,610,734	3,835	8,300,953	19,806	41,710,076	8,466,702	7,878,329	588,373
548,913	1,424,627	3,585	7,473,144	18,973	40,176,622	8,360,838	7,748,208	612,630
512,855	1,567,475	3,403	8,181,287	18,260	39.355,927	8,024,501	7,360,680	663,821
472,435	1,365,409	3,055	7,528,459	17,709	38,150,896	7,901,422	7,093,216	808,206
469,856	1,370,735	3,056	7,182,470	17,736	37.998,353	7,597,184	6,900,490	696,694
446,333	1,391,875	2,777	6,506,935	17,515	37.793,775	7,437,111	6,832,700	604,411
444,478	1,209,291	2,600	6,266,296	17,510	38,872,579	7,351,391	6,746,193	605,198

^{*} Reserve at 4 per cent; on new business since 1900 at 3½ per cent.

UNITED STATES

čear.	Premiums.	Interest and Other Income.	Total Income,	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders,	Total to Policy- holders.
	\$	s	S	s	\$	\$.	\$	\$
1894 1893	1,226,076	325,457	1,551,533	683,265	54,813 66,854	108,681	87.776	934-53
1893	1,184,616	323.185	1,507,801	669,974	66,854	137,826	19,546	894,20
T BOO	1,178,861	316,768	1,495,629	664,886	54.796 108,610	110,795	9,003	839,48
1891	1,087,461	364,973 289,386	1,452,434	533,318	108,610	100,189	•••••	742,11
1890	1,009,161	289,380	1,298,547	535,702	36,931	85,219	•••••	657,85
188a	1,061,943	288,6to	1,350,553	358,287	48.373 81,831	97,538	158,248	662,44
1888	819,542	267,656	1,087,198	404,466	81,831	41,117	30,440	527,4E
1887	745,459	278,001	1,023,460	367.731	110.285	46,714		524.73
1886	685,035	283,013	968,048	338,765	113,820	73.783		526,36
1885	660,389	256,929	917,318	306.364	82,162	111,980	·····•	500,50
1884	656,359	266,834	923,193	340,679	136,405	100,811	58,254	636,14
1883	652,324	271,594	923,918	252.067	59.941	117,319	46,597	475.92
1882	558,967	402,472	961,439 809,818	288,718	44,897	78,946	47,118	459.67
1881	553,689	256,129	809,818	368,894	112,041	109,105	44,503	634 54
1880	593.517	309,237	902,754	283,349	49,611	129,748	30,037	492 ,74.
1879 1878	639,519	274.794	914,313 978,663	226,187	61,049	257.551 286,813	39,902	584,68
1878	706,137	272,526		257,055	86, 196		39.960	670,02
1877	885,342	287,985	1,173,327	300,724	23.290	394,466	97.442	815,92
1876	853,220	284.754 275,883	1,137,974	260,031	12,699	329.454 276,730	100,412	702,59
1875	929,304	275,003	1,205,187	266, 187	9,511	270,730	102,533	654,96
1874 1873	957,660	273.425	1,231,085	346,775	8,140	238,427	148,731	742,07
1873	1,123.745	262,104	1,385,849	245.959	2,110	233,056	299,329	780,45 862,16
1872 1871	1,054,279	251,332	1,305.611	243,716	3,140	400,361	214,949	802,10
1870	844,665 674,516	244, 187 222, 170	896,686	208,243 222,172	390 390	249,669 70,364	312,347 94.553	770,64 387,47
1860	707,478	200 550	978,031	253,268		77,881		331,14
8868	764,094	270,553 168,764	932,858	236 667	390	15,803	41,531	294,38
1867	622.711	T45.222	768,043	168,859	390	16,178	4-,33-	185.49
1866	533.229	145,332 179,831	713,060	171,091				188,60
1165	421,872	118,707	540,579	91,178		17,513 13.620	•••••	104,79
1864	330,865	93,817	424,682	76,714		15,019		91.73
1863	252,456	62,014	314,470	57,716		20,600	2,716	81,03
1862	207,044	50.035	257,079	94,500	!	18,696	24,541	137.73
1861	193.426 203,621	44,329 37,654	237·755	94,500 58,867		26,776		85,64
1860	203,621	37,654	241,275	53,230		16,064	•••••	69.29
1859	175,279	31,727	207,006	57,097		\$ 36,725		93,82 86,58
1858	169,550	26,671	196,221	57,097 65,206		p 21,381		86,58
1857	162,676	22,224	184.900	58,794		# 17,169		75,96 68,88
1856	132,890	18,036	150,926	47,694		21,192	•••••	
1855	107,945	15,890	123,835	41,940	••••	₱ I5,479		57.4 [±]
1854	88,634	11,778	100,412	40,594		∌ 3,674		44,26
1853	92,130	119,640	211,770	41,112		2,317		43.42
1852	99.535	14,964	114,499	23,600	••••	1,034		24,63
1851	46.764	6,165	52,929	5,500		3,495	1	8,99
1850	26,456	4,054	30,510	3,000	••••	702		3,70

Includes dividends.

Capital Stock \$200,000.

VOLUNTEER STATE LIFE INSU

Z. C. Patton, Pres.; E. B. Craig, Vice-Pres.; Theo. F. King, 2d Vice-Pres.; J. T. Johnson, Med. Dir.; R. H.

1903	12,175	50,000	62,175	 	 	

LIFE-Continued.

Expenses,	Total Disburse-	New	Визиния.		TANDING URANCE.	A	Liabilities,	Surplus
Etc.	ments.	No.	Amount.	No.	Amount.	Assets.	4%	4%.
_			_			_	.	
\$	1,406,362		\$	-00	\$	5 7,068,151	\$ -5-	\$
471,827	1,400,302	4,267	11,423,314	18,548	42,199,250	6,908,718	6,590,065 6,386,648	478,0
483,758 501,831	1,377,958	4,328	11,240,131	18,353	42,733.306 43,728,300	6,861,545	6 057 060	522,0
481,804	1,341,311 1,224,011	4,538 4,784	14,515,745 14,555,009	17,939	41,164,116	6,706,886	6,257,960 6,088,846	603,5 618,0
435.585	1,093,437	4,078	12,429,917	15,493	36,322,163	6,469,483	5,860,651	608,8
372,326	1,034,772 903,888	3,3 ⁶ 7 2,653	9,523,581	13,870	30,431,272	6,266,338	5,642,910	623,4
376,474 344,825	903,888	2,653	6,575,176	12,566	25,752,267	5.014.843	5,291.754 5,086,716	623,0
344.825	869,555 841,665	2,468	5,641,120	11,735	23,471,829	5,681,494	5,086,716	594.7
315,297	841,665	1,772	4,165,175	10,705	21,109,155	5,586,630	4.934.289	652,3
320,946	821,452	1,582	4,059,260	10,185	20,153,853	5,425,264	4,839,663	652,3 585,6
322,133	958,282 820,202	1,694	4,125,975	10,132	19,769,864	5,154,412 5,226,420	4,765,037 4,761,743	38 9,3 46 4,6
344,278 271,428	731,107	1,931 1,274	5,441,054 2,947,761	9,995 9,709	19,193,579	5,087,513	4,612,362	404,0
285,612	920,155	1,2/4	3,025,445	9,508	16,671,328	4,994,670	4,482,205	475.1
286 477	779,222	1,140	3,589,474	9,428	16,856,766	5,107,950	4,528,268	512,4 579,6
242,571	827260	1,337	3,416,843	9,711	17,362,693	4,940,811	4.423.359 4.362,819	517,4
250,214	920,238	1,701	4.086,601	9,917	18,432,608	4,838,356	4,362,819	475.5
390,487	1,206 409	4,197	8,865,101	11,080	21,641,192	4,799,789	4,427,360	372,4
285,794	988,390	2,195	4,407.572 5,052,880	10,303	20,835,662	4.803,332	4,275,270	528,0
309,446	964,407	2,531	5,052,880	10,692	22,848,081	4,617,983	4,137,336	480,6
323,084	1,065,157	2,598	5,791,470 6,667,145	10,643 10,165	23,542,392	4,381,266	3,923,802 3,628,623	457.4
297.154 246,683	1,077,608	2,311 3,805		10,105	23,419,762	4,179,902	3,020,023	551,2
240,003	1,117,711		9,242,107	8,575	22,929,762	3,900,461 3.683 203	3,175,896	618,4
347,062 178,503	565,982	2,430 1,127	5,377,730 2,171,033	7.973	19,230,058 18,389,882	3,686,323	3,200,851	507.3 485.4
185,690	516,839	1,091	2,445,426	8,085	19,505,250	3-354-525	2,617,683	736,8
296,023	590,412	2,130	2,445,426 4,868,286	8,411	19,699,057	2,915,649	2,687,597	228,0
117,527	302,954	1.846	4,511,275	7,122	17,215,187	2,470,792	2,687,597 1,768,895	701,8
118,893	307.497	1,958	4,687,230	6,477	15,071.476	2,005,703	1,371,697	634,0
140,470	245,268	1,320	3,086,400	5,180	12,306,546	1,609,701	# 1,435,036	a 174,6
80,132	171,865	1,315	2,801,820	4,411	10,164,646	1,360,046 1,067,685	4 916,879	a 443,1
60,211	141,243 185,870	1,085 665	2,493,485	3,631 2,989	8,478,027	876,068	a 860,379	4 207,3
48,133	105,070	710	1,376,487 928,650	2,909	6,953,272 6,512,370	807,942	a 621,379 a 395,154	a 254,6
48.552 47.163	134.195 116,457	1,039	2,186,450	2,680	6,968,454	701,482	a 374,654	a 412,7 a 326,8
32,811	126,632	808	1,813,900	2,597	6,375,121	576,665	a 111,466	a 465,1
32,827	119,414	814	1,813,900 2,008,800	2,377	6,120,271	497,291	¢ 40,739	¢ 457.5
29.778	105,741	1,004	2,537,900	2,440 2,087	4,964,824	420,484	¢ 32,223	4 388,2
23,847	92.733	1,277	2,766,580		4,935,824	241.224	¢ 43,941	¢ 297.3
22,281	79,700	504	1,273,580	1,564	3,510,366	283,131	c 16,747	c 267,3
26,683	70,95I	422	1,110,357	1,626	3,359,001	238,685	6 24,977	c 213,7
24,732	68,161	•••••	•••••	1,727	3,024,187	206,211	•••••	• • • • • •
31,588	56,222	****	••••	800	7 455 054	178,064 142,552		• • • • • •
21,346 6,327	30,341 10,020	539 408			1,455,754 756,699	117,981		•••••
4,54/	10,029	400		• • • • • •	120,039	**/,901		••••

^{*} Reserve at 4 per cent; on new business since 1900 at 3½ per cent.

c Reserve not calculated.

Incorporated October 9, 1903. Commenced Business November 3, 1903.

RANCE CO., CHATANOOGA, TENN.

Fargason, 3d Vice-Pres.; A. S. Caldwell, Sec.; W. A. Sadd, Treas.; Jos. W. Carswell, Comptroller.

			1	1				
22,867	22,867	169	552,000	166	541,000	242,918	2,236	240,682
		•	, ·	,	•		-	• •

Capital Stock, \$125,000.

WASHINGTON LIFE INSURANCE

W. A. Brewer, Jr., Pres.; Graham H. Brewer, Vice-Pres. and Sec.; Cyrus W. W. Crissey, Cashier; J. W. Brannan;

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Taid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
1903 1902 1901 1900	\$ 2,789,089 2,733,960 2,529,449 2,488,818	\$ 887,167 847,410 811,426 771,678	\$ 3,676,256 3,581,370 3,340,875 3,260,496	\$ 916,689 875,577 1,075,202 941,733	\$ 1,010,839 843,250 726,811 582,064	\$ 230,070 172,203 203.863 187,789	\$ 156,451 155,669 183,728 202,131	\$ 2,314,049 2,046,708 2,189,604 1,913,717
1899	2,295,183	839,568	3,134,751	876.741	447.451	182,450	200,916	1,707,558
1898	2,062,267	787,023	2,849,290	817,141	331 508	195,166	178,338	1,522,153
1897	2,003,923	710,238	2,714,161	760,918	350.987	231,238	181,729	1,524,871
1896	2,052,150	647,538	2,699,688	887,937	515,055	272,461	196,377	1,871,830
1895	2,087,795	611,016	2,698,811	892,341	362,152	349,029	208,069	1,811,591
1894	2,105,751	596,539	2,702,290	752,683	179,242	327,910	209.342	1,469,177
1893	2,138,468	581,231	2,719,699	777,484	264,523	377,290	124,885	1,544,182
1892	2,226,730	523,903	2,750,633	882,237	149,725	380,121	129,959	1,542,042
1891	2,150,804	533,632	2,684,436	739,980	236,986	328,919	141,115	1,417,000
1890	2,082,808	472,636	2,555,444	618,247	226,587	287,633	156,629	1,289,096
1889	1,975,824	556,105	2,531,929	596,777	236,463	268,804	177,564	1,279,608
1988	1,831,527	451,478	2,283,005	609,945	188,134	255,747	165 758	1,219,584
1887	1,654,211	420,820	2,075,031	510,594	168,068	252,767	157,171	1,088,600
1886	1,508,699	407,118	1,915,817	518,486	157,263	286,527	149,107	1,111,383
1885	1,392,483	453,975	1,846,458	431,389	155,876	260,102	146,075	993,442
1884	1,434,332	341,002	1,775,334	412,621	187,354	314,797	234,869	1,149,641
1883	1,347,955	446,998	1,794,953	331,678	138,598	273,863	228,915	973.054
1882	1,278,001	351,969	1,629,970	457,930	140,281	241,790	224,763	1,064,964
1881	1,119,031	318,386	1,437,417	309,850	117,471	239,664	208,119	875.104
1880	1,016,003	325,490	1,341,493	329,956	166,478	234,622	200,409	931,465
1879	965,383	299,535	1,264,918	328,057	174,806	274,577	197,067	974,507
1878	955,261	290,061	1,245,322	201,368	173,108	313,985	169,144	857,605
1877	983,839	296,439	1,280,278	325,442	69,949	297,178	170,246	862,815
1876	854,812	281,028	1,135,840	285,585	37,828	92,430	174,743	590,586
1875	972,450	270,153	1,243,603	336,828	14,849	92,261	165,142	609,080
1874	1,007,130	239,410	1,246,540	305,657	16,605	97.795	142,654	562,711
1873	1,042,927	214,083	1,257,010	308.913	17,274	81,212	136,574	543,973
1872	1,032,413	168,229	1,200,642	266,090	1,279	61,455	109,096	437,920
1871	994,427	136,409	1,130.836	292,626	1,188	32,231	105,821	431,866
1870	1,078,244	107,423	1,185,667	242,295	1,026	32,215	154,092	429,628
1869 1868 1867 1866 1865	1,127,102 694,865 457,133 320,585 256,273	81,892 63,351 45,690 38,944 25,874	1,208,994 758,216 502,823 359,529 282,147	167,396 108,671 117,113 65,232 44,500	1,026 800 574 574 374	38,609 16,977 11,090 5,123 518	250,750 10,699 3,988 6,656	457,781 137,147 132,765 77,585 45,392
1864 1863 1862 1861 1860	157,750 84,885 58,152 37,851 23,392	29,968 18,275 13,342 7,693 4,997	187,718 103,160 71,494 45,544 28,299	33,250 9,000 6,000 5,000	374 374 187	779 1,215 799	•••••	34.403 10,589 6,986 5,000

COMPANY, NEW YORK CITY, N. Y.

Incorporated January 31, 1860. Commenced Business February 2, 1860.

Munn, ad Vice-Pres.; Benjamin F. Ellsworth, Asst. Sec.; I. C. Pierson, Actuary; M. D., Med. Dir.; David Thomson, Counsel.

Expenses,	Total Disburse-	New	Business.	Outs Inst	TANDING JRANCE.	Assets.	Liabilities,	Surplus,
Etc.	ments.	No.	Amount.	No.	Amount.	Assets.	4%	4%.
\$	\$		\$		\$	\$	š	\$
1,120,159	3,434,208	9,881	19,448,692	34,651 31,882	65,468,869	16,963,886	16,324,726 15,808,680	639,160
1,078,235	3.153,023 3,267,839	7.450 7.47 ¹	15,231,226 16,422,198	31,268	61,030,887 61,061,604	16,544,579 16,200,433	15,617,027	736,099 583,406
1,021,330	2,935,047	7,106	17,466,939	30,179	61, 08 3, 68 9	16,144,433	15,389,549	583,406 754,884
901,289	2,608 847	5,833 5,269	14.756,890	28,534	57,398,572	15,849,532	15,117,409	732,123
734.917 643,642	2,257,070	4,932	11,036,098	27,035 26,306	52,311,363 50,362,235	15,034,951 14,501,110	14,432,044 13,937,376	602,907 563,734
557,409	2,429,239	4,696	9,342,953 8,664,472	25,388	50,362,235 48,813,597	13,928,374	13.378,985	549 ,38 9
509,186	2,320,777	4,484	7.997,440	24,720	48,595,749	13,655,065	13,131,771	523.294
529,226 575.413	. 1,998,403	4.678 4.477	8,759,236	24,600	49,628,097 49,709,521	13,316,863 12,581,850	12,820,714 12,190,325	496,149 391,525
002,507	2,119.595 2,144,609	5,703	8,423,047 11,355,553	24,315 24,677	51.561 022	12,501,650	11,611,312	401,497
567,688	2,014,688 1,868,011	5,587	11,355,553 11,769,691	23,609	50,586,622	11,409,924	11,0 2.520	377,494
578,915	1,808,011	4,859	10,638,473	22,084	48,397,396	10,741,899	10,382,314	359.585
560,069	1,848,677	5,119	10,663,767	21,028	46,390,324 42,768,034	10,019,268	9,670,824	348,444 440,508 502,874
526,828 412,702	1,746,413	4,32I 3,627	9,551,611 8,288,276	19,273 17,761	39,506,527	9,401,336 8,807,479	8,960,828 8 304,605	440,506 502,874
385,348	1,496.731	3,266	7,695,163	16,504	36,574,831	8.231.130	7.762,293	468,837
342,318	1,335,760	2,408	5,348,665	15,385	33,956,3 24	7,771,785	7,292,852	478,933
329,724 329,210	1,479.365 1,302,264	2,917 2,644	6,898,500	15,043	33,334,672	7,273,650 6,978,607	6,917,451 6,527,791	350, 199 450, 816
297,228	1.361.402	2,832	6,389,470 6,891,831	14,425 13,395	31,994.723 29,374,019	6,534,465	6,035,329	499,136
223,800	1,098,904	2,076	5,072,179	11,960	29,374,019 25,928,150	6,191.887	5,697,050	494,837
250,053	1,181,518	2,007	4,446,072	11,076	23 451,270	5,815,981	5,251,639	564,342
215,474 207,005	1,189,981	1,432	3,164,289 2,607,008	10,139	21,447,274 21,215.796	5,591,889 5,48 7,80 9	5,014,953 4, 896,21 9	576,936
216.391 189,642	1,079,206	1,408	3,398,432 2,866,235	10,229	23,127.543	5.353.251		591,590 612,307 486,846
189,642 203,201	780,228 812,281	I.433 I,795	2,866,235 3,712,225	10,899 11,141	24,346,506 25.429.555	5.173.279 4,812,710	4, 68 6.433 4,3 ⁸ 9,473	486.846 423,237
203,516	766,227	1,786	3,936,740	11,022	25,021,417	4 200 405	4,010,586	368,839
220,002	772,975	2,273	5,827,269	11,398	26,812,062	4,379,425 3,886,453	3,646,788 3,187,532	239,665
233,869	671,789		5,827,269 6,254,707 5,788,916	10,962 10,634	25,950,890 24,888 781	3,411,203 2,869,837	3,187,532 2,665,926	223,671 203,911
222,344 255,065	654,210 684,693	3,560 3,435	7,737.287	11,234	25,951,117	2,477,348	2,299 813	177.535
327.757	785,538	6,671	13,251,015	12,144	24. 385. <i>7</i> 59	2,109,718	1,928,350	181,368
327.757 252,089	280 226	5,081	10,804,796	8,885	20,650,937	1,503,152	1,284,960	218,192
155,383 121,052	288,148 198,637	3,055 1,838	7,145,384	5.708 3.757	14,099,859	1,017,643 709,130	918,560 a 523,159	99,083 a 185,971
82,255	127,647	1,105	4,715,942 3,718,950	2,548	6,920,000	530,097	a 309 348	4 220,749
60 821	95,224	919	2,330,300	1,747	4,661,000	369,568	a 187,868	a 181,700
31,890 29,035	42,479 36,021	512 361	2,330,300 1,387,250 860,300	1,057	2,945,800 1,910,550	267,463 200,723	a 99,992 a 59,107	a 167,471 a 141,616
29,502	34,502	225	043,000	438	1,381,250	156,300	a 25,188	a 131,112
20,504	20,504	328	1,093,600	315	1,040,100	141,280	a 6,173	<i>a</i> 135,107

^{*} Reserve at 4 per cent; also at 3 per cent and 3% per cent on new business since 1897.

**Reserve calculated at 4% per cent.

Capital Stock, \$100,000.

WESTERN AND SOUTHERN LIFE Dr. Frank Caldwell, Pres. and Treas.; John R. Davey, Vice-

Year.	Premlums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
	\$	\$	\$	\$	\$	\$	\$	\$
1903	1,113,699	25,628	1,139,327	295,369		1,342		296,711
1902	917,337	72,134	989,471	221,284		726		222,010
1901	722,605	19,216	741,821	203.895		1,018		204,914
1900	614,301	17,926	632,227	150,642		786		151,429
1800	508,900	15,319	524.919	122,494	l l	73I	l	123,225
1898	397,687	11,666	409,353	96,448	•••••	931		97.379
1897	320,996	8,291	329,287	79,169		767	l	79,936
1806	298,686	5,819	304,505	79,060		424	i i	79.484
1895	246,807	5,076	251,883	69.087		56i		69,648
1894	227,392	4,919	232,311	52,456		299		52,755
1893	183,415	4,836	188,251	44,336	•••••	299 678	•••••	45,014
1892	140,564	4,836	145,400	38,675		864		39.539
1891	101,397	24,000	125,397	26,944		248		27,192
18go	70,327	14,000	84,327	19,233		392		19,625
1889	43,518	14,000	57,518	10,837		162		10,999
188 8	14.359	10,864	25,223	1,107		34		1,141

Incorporated April 24, 1895.

WISCONSIN LIFE INSURANCE

			R. B. Ander	rson, Pres.;	Henry Pee	mer, Vice-l	Pres.; A. F	R. Bushnell,
1903	80,606 55,307	7,103 4.557	87,709 59,864	19,000		1,049 6,138		20,049 16,138

Capital Stock, \$981,280.

CANADA LIFE ASSURANCE

Geo. A. Cox, Pres.; F. W. Gates, Vice-Pres.; R. Hills, Sec.; H. B. Walker, Treas.; W. T. and H. C. Scadding, M. D.,

ing, m. D.,	I. C. Grade							
1,697,024	65,816	79,458	301,006	1,250,744	4,002,124	1,203,135	2,798,989	1903
1,605,378	65,694	96,763	267,351	1,175,570	3,714,140	1,098,968	2,615,172	1902
1,559,943	72.797	102,907	221,141	1,163,098	3,517,617	1,041,366	2,476,251	1901
2,282,841	865,881	111,379	193,213	1,112,367	3,968,242	912,337	3,055,905	1000
1,357,351	131,443	101,172	159,851	964,885	3,052,560	853,298	2,199,262	1899
1,295,370	194,353	107,377	120,694	872,946	3,036,449	868,960	2,167,489	1898
1,263,308	218,481	145,411	129.247	770,169	2,957,042	869,047	2,087,995	1897
1,308,141	252,437	118,844	118,844	818,616	2,741,912	716,196	2,025,716	1896
1,524,697	688,072	110,706	84,479	641,440	2,721,271	714,380	2,006,891	1895
998,522	195,665	69,173	62,769	670,915	2,647,136	726,916	1,920,220	1894
998,931	195,814	76,829	70,028	665,859	2,500,693	701,103	1,799,590	1893
1,063,647	210,706	69,752	66,134	717,056	2,332,638	623,640	1,708,998	1892
906,151	245,702	67,184	47,895	545,370	2,209,345	590,632	1,618,713	1891
1,215,875	547,183	47,562	32,250	588,880	2,093,882	551,626	1,542,256	1890
443,275	100,207	17,457	6,200	319,411	1,375,489	401,699	973,790	1889t

[†] Business of eight months only.

G. W. Ross, Pres.; H. M. Pellatt, Vice-Pres.; Lloyd Harris, 2d Vice-Pres.; J. F. Junkin,

Capital Stock, \$300,000.

MANUFACTURERS LIFE INSUR

1903 1,219,436 215,853 1,435,289 239,270 57,611 39,928 29,724 36	1903	1,219,436	215,853	1,435,289	239, 27 0	57,611	39,928	29,724	366,533
1902 1,054,816 186,074 1,240,890 174,965 73,466 39,276 28,850 31	1902	1,054,816	186,074	1,240,890	174,965	73,466	39,276	28,850	316,557

INSURANCE COMPANY, CINCINNATI, O.

Incorporated February 23, 1888. Commenced Business April 30, 1888.

Pres.; Wm. J. Williams, Sec.; J. Wm. Johnson, Counsel.

Expenses, Etc.	Total Disburse- ments.	Disburse-		Outst	randing Rance.	Assets.	Liabilities.	Surplus.
		No.	Amount.	No.	Amount.		-	76
\$	\$		\$		\$	\$	\$	\$
671,897	968,608	8128,877 3,034	14,161,533 2,944,500	209,623 3.578	22,223,035 3,492,250	1,074,654	962,415	112,239
580,236	802,246	128,808	16,377.390	187,455	22,374,980	876,007	746,314	129,663
415,343	620,257	105,735	11,053,774	155,276	16,601,784	636,647	497,426	139,221
371,671	523,100	106,792	10,070,944	131,132	13,618,878	506,133	368,165	137,968
323,217	446,442	102,869	8,370,729	117,545	10,881,961	401,717	267,729	133,98
266,560	363,939	85,248	7,256,666	91,589	8,392,902	321,505	209,882	111,623
186,459	266,395	55,351	4,980,043	71,301	6,619,653	274,290	168,894	105,396
172,654	252,138	53,856	4,290,332	62,747	5,724,728	210,712	129,739	80,97
168,763	238,411	55,878	4,573,492	56,960	5,294,381	155,640	103,154	52,484
177,418	230,173	63,317	6,149,014	46,362	4,374,675	142,446	66,736	75.710
136,259	181,273	45,377	3,830,862	41,296	3,691,843	139,826	44,286	95,549
105,059	144,598	30,600	2,522,842	30,472	2,707,366	133,381	40,160	93,22
76,888	104,080	28,814	2,661,930	24,638	2,329,936	132,985	25.495	107,490
60,042	79.667	23,006	2,620,328	16,926	2,000,073	112,664	18,054	94,610
45,194	56,193	18,939	2,505,945	11,348	1,537,430	107,864	5,459	102,40
23,046	24,187	12,204	1,698,748	6,237	889,073	104,307	1,995	102,312

^{*} Reserve at 4 and 31/2 per cent.

COMPANY, MADISON, WIS.

Commenced Business April 25, 1895.*

Sec. and Treas.; C. M. Putnam, Asst. Sec.; Philip Fox, M.D., Med. Dir.

49.057 24,423	69,106 40,561	778 416	1,194,725 518,360	1,640 1.157	2,385,947 1,600,722	143,338 125, 22 3	† 132,648 107,073	10,690 18,150
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^{*} Reincorporated in 1902. † Reserve at 31/2 per cent

COMPANY, TORONTO, ONT.*

Organized Aug. 21, 1847. Commenced Business Aug. 21, 1847.

Ramsay, Supt.; F. Sanderson, Actuary; E. W. Cox, Gen. Mgr.; F. Le M. Grassett, M. D., Chief Medical Advisers.

~~~	2 624 252	6,589	12,768,585	45,176	95,531,110	27,180,007	25,318,640	1,861,367
937-933	2,634,957	0.309	12,700,505	45,170				1,001,307
774.332	2,379,710	4,828	9,950,436	41,481	89,170,575	25,964,932	24,133,214	1,831,718
656,808	2,216,751	3,776	8,134,797	39,047	84,404,792	24,504,790	23,156,084	1,348,706
653,451	2,936,292	2,170	5,556,636	37,33I	81,039 081	22,648,204	21,642,691	1,005,513
475,666	1,833,017	3,980	8,292,125	37,100	80,229,688	21,364,062	19,270,349	2,093,713
438,305	1,733,675	3,080	6,361,153	34,733	75,256,241	20,038,817	18,095,069	1,943,748
421,248	1,684,556	3,060	6,281,058	33,407	72,719,555	18,678,916	16,989,834	1,689,082
380,910	1,689,051	2,574	5,635,438	32,302	70,747,557	17,413,148	16,228,537	1,184,611
479,762	2,004,459	3,103	8,997,641	31,858	70,541,396	16,300,118	15,637,837	662,281
420,030	1,418,552	3,731	8,409,539	30,868	66,807,928	15,578,983	13,120,545	2,458,438
354-975	1,353,906	3,052	7,297,782	29,040	62,703,246	14,272,288	£11,564,443	£2,707,845
329,448	1,393,095	2,661	6,416,920	27.772	59,382,937	13,033.488	£ 11,040,020	e1,993.467
311,951	1,218,102	2,614	6,223,304	26,484	56,218,318	12,035,486	€ 10,289,242	e1,746,244
375.978	1,591,853	2,847	7,875,842	25,667	54,086,801	10,996,522	e 9,887,827	e1,108,695
187,700	630,975	2,036	4,588,965	24,375	49,519,559	10,448,752	e 8,321,638	£2,127,114

^{*} Entered United States in 1889. ‡ Reserve on husiness since 1899 at 3 per cent; prior to 1900 at 3½ per cent. 

• Reserve at 4½ per cent.

ANCE COMPANY, TORONTO, ONT.*

Incorporated June 23, 1887.
Commenced Business Aug. 19, 1887.

Managing Director; R. Junkin, Asst. Mgr.; L. A. Winter, Sec.; P. C. H. Papps, Actuary.

378,277 324,270	744,810 640,827	5,394 4,012	7,457,071 6,368,580	25,34I 2I,945	34,392,303 30,152,883	5,136,669 4,406,329	† 4,514,924 3,799,211	621,745 607,118
3-41-7-	-40,007	7,	-,3-0,3-0	1945	3-,-3-,3	4,4,3-2	3,77,	,,

^{*} Entered United States in 1903. † Reserve on business prior to 1900 at 41/2 per cent; since 1899 at 31/2 per cent.

### Guarantee Fund, \$60,000.

### NORTH AMERICAN LIFE ASSUR

J. L. Blaikie, Pres.; Jas. Thorburn, M. D., Wm. R. Meredith, Vice-Pres.; L. Goldman, T. G. McConkey, Supt. of

Year.	Premiums.	Interest and Other Income.	Total Income.	Death Claims Paid.	Matured Endow- ments and Annuities.	Surren- dered Policies.	Dividends to Policy- holders.	Total to Policy- holders.
1903 1902 1901 1900 1899	\$ 1,132,617 1,040,653 922,935 822,929 744,865	\$ 248,747 221,187 176,462 183,042 148,657	\$ 1,381,364 1,270,840 1,099,397 1,005,971 893,522	\$ 227,379 193,858 197,603 183,150 148,717	\$ 62,225 55,757 66,283 47,186 65,257	\$ 68,232 61,449 61,945 35,184 41,641	\$ 65,382 63,449 60,857 39,159 47,467	\$ 423,218 374,513 386,688 304,679 303,082

### Capital Stock, \$105,000.

### THE SUN LIFE ASSURANCE COM

Robertson Macaulay, Pres.; S. H. Ewing, Vice-Pres.; T. B. Macaulay, Sec. and Actuary; George 3 297,494 2,933,546 2.577,187 688,646 627,963 518,479 441,484 682,185 577,180 626,628 141,334 153,338 136,181 161,620 3,986,140 1,186,381 269,391 93,471 1903 3,561,509 3,095,666 2,789,227 229,505 223,406 103,550 79,332 59,845 1,063,574 1,065,547 843,772 1902 1901 1900 489,989 132,318 2,347,743 1899 1898 1897 1896 63,829 68,539 192,702 803,973 745,566 754,344 512,827 381,698 334.287 358,001 2,596,207 2,327,914 2,209,159 1,886,258 525,521 478,572 360,702 334,019 2,214,509 1,993.627 1,851,158 137,887 76.737 108,156 90,299 83,567 67,161 117,373 1,649,942 236,316 226,833 71,932 55.854 39,715 1895 1,528,455 45,190 25,797 424,250

297,409

ANCE COMPANY, TORONTO, ONT.*

Incorporated May 15, 1879. Commenced Business January 10, 1881.

Managing Director; W. B. Taylor, Secretary; J. Thorburn, M. D., Medical Director. Agencies; J. N. Lake, Auditor.

Expenses,	Total Disburse-	New 1	BUSINESS		FANDING FRANCE.	Assets.	Liabilities,	Surplus,
Etc.	ments.	Na	Amount.	No.	Amount.		4%.	4%.
\$ 355,720 316,851 265,684 264,494 231,182	\$ 778,938 691,364 652,372 569,173 534,264	3,744 3,885 5,092 4,200 4,271	\$ 5,838,714 5,819,514 5,478,742 4,215.000 4,976,915	22,697 24,699 21,469 19,020 17,402	\$ 32,452,977 30,637,268 27,977,794 25 585,142 23,706,675	\$ 5,695,104 5,111,457 4,523,183 3,977,264 3,509,083	\$ 5,250,467 4,509,313 4,000,612 3,417,071 2,981,059	\$ 504,637 602,144 522,571 560,193 528,024

^{*} Entered United States in 1899.
4 per cent; prior at 4½ per cent.

† Reserve on business since 1899 at 3½ per cent; 1897 to 1899 at 2 on basis of reserve at 4 per cent. 3½ per cent.

PANY OF CANADA, MONTREAL, QUE.*

Incorporated 1865.
Commenced Business May, 1871.

Wilkins, M. D., Chief Med. Officer; Arthur B. Wood, Asst. Actuary; Frederick G. Cope, Supt. Agencies.

952,599 825,333 760,957 692,401	2,138,980 1,888,908 1,826,504 1,536,173	15,796 14,228 14,805 13,130	17,743.087 14,739,764 14,068,301 12,752,376	62,801 57,380 53,950 51,206	75,681,189 67,181,602 62,400,931 57,980,635	15,473,744 13,480,273 11,768,026 10,480,452	†12,740,620 11,025,143	o 1,001,382 739,653 742,883 711,803
643,807	1,447,780	16,876	12,991,531	48.925	52,806,036	9,247,665	8,575,310	672,355
658,265	1,403,831	21,908	13,428,774	46,853	49,693,405	8,231,439	7,872.041	359,398
635.765	1,390,109	24,241	14,842,907	39,158	44,983,797	7,322,371	7,008,151	314,220
462,218	975,045	10,224	9,956,932	26,840	38,196,891	6,388,145	5,893,040	495,105
428,881	853,131	6,322	8,973,157	22,301	34,754,840	5,365,771	¢4,700,476	¢ 665,295

^{*} Entered United States in 1895.

* Reserve at 3½ per cent on new business since 1899; 4½ per cent prior.

* Reserve at 4½ per cent.

* On basis of 3½ per cent on new business since 1899; 4 per cent prior.

# MISCELLANEOUS INSURANCE COMPANIES IN THE UNITED STATES.

# STOCK COMPANIES.

Reference marks (black letters) after titles of companies indicate classes of business transacted as follows, viz.: a, personal accident; b, bicycle theft; bf, bicycle accident; b buyllary of o, common carrier's lability; e, elevator; el, employer's l'ability; f, f, foelity; f, w, ftb wheel; g, I, general lability; s, I, automobile liability; l, h, health; h, health; h, to stock; m, breakage of machinery; ms, marine; ms, mortage guarantee;

I, investment; M, key regulty; I, life; III, landond s haddry; III, live shock; III, and machine; IIII, make; IIII, make; IIII, p.l., problet liability; S, surety; SD, steam boiler; S L, safe; SP, sprinkler insurance; L, team; th, title; to, tomado; W e, workmen's collective.	s' liabilit	ros naount	blic liability	; 8, surety	sb, steam b rkmen's coll	oiler; B.f., setive.	afe; sp. sp.	inkler insur	eografia		
NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Total Premium Receipts.	Total Income.	Total Payments to Policy- bolders.	Actual Expenses of Man- agement (Includ'g Taxes).	Total Expendi- tures.	Amount of Insurance in Force Dec. 31.
Accident Companies.  ETNA LIFE INSURANCE Co., a, b i, e, e l, g l, b, la, p l, w c, Hartford, Conn. (Accident and Liability Department) \$\frac{6}{3}\topin	2000 00 00 00 00 00 00 00 00 00 00 00 00	**************************************	6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$ 11.456,394 5.789,034 5.789,034 5.789,034 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.406,183 5.4	& 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	2,836,801 1,756,801 1,756,801 1,106,409 855,597 857,7392 550,902 577,7392 577,7392 577,7392 577,7392 577,7392 577,7392	2,87,007 1,786,005 1,399,97 1,106,409 855,57 674,979 604,333 457,441 282,344	4 058,242 600,119 581,935 326,193 326,535 246,936 246,936 112,359 66,533 66,533	2017 2017 2018 2018 2018 2018 2018 2018 2018 2018	2,17,455 1,577,689 1,233,112 1,006,215 743,143 5,44,74 5,49,73 3,72,379 134,946	\$ 206.084.738 106.661.204 1159.089,120 1159.089,120 1109.861,120 78.100,187,170 78.100,187,170
AMERICAN CASUALTY CO. y, a, b i, bu, e, e l, g, l, p, p l, s b, t, Reading, Pa	1983 28	100,000	131,209	108,892 100,000	22,316	15,713	276°02	1,207	15,125	16,332	4,190,100
AMERICAN RELIEF ASSURANCE Co., 14 S. Broad St., Philadelphia, Pa., 1898; reorganized1903. Reinhold R. Koch, Pres., W. A. Sodelmyer, Sec.	1903	25,000	47.795	31,396	16,399	31,222	41,736	11,787	2,6%	34.441	1,387,264
CASUALITY COMPANY OF AMERICA, a, e, e, e, 1, g, 1, ia, p, p, p, s b, t, w e, 54 William St., New York.  Andrew Freedman, Pres., Arthur M. Day, SecTreas., Edwin W. De Leon. Vice-Pres.	1903	500,000	924,881	682,415	242,466	180,028	188,317	8,058	122,663	124,721	

103, 804, 611 75, 528, 886 63, 058, 800 50, 628, 670 44, 773, 880 34, 670, 750 26, 747, 750 15, 477, 920 6, 094, 400	79,249,993 59,369,595 44,106,534 44,006,336 2,391,890 2,142,839	330,637,790 288,861,735 242,933,015 217,042,179 215,875,633 217,818,200 209,324,130	997, 196, 626 995, 518, 807 804, 471, 808 731, 957, 971 647, 278, 836 621, 558, 154 469, 924, 600 393, 367, 656
395,510 338,346 256,535 211,071 155,468 122,303 84,510 16,327	1,750,313 1,301,625 966,476 263,600 153,792 123,197	1,972,252 1,801,062 11,247,586 11,211,877 11,511,877 1,011,336 1,012,924 968,910 908,910	4,473.198 3,957,417 3,457,63 3,457,63 3,316,036 3,316,036 3,100,23 2,933,949 2,933,949 2,455,315 2,259,182
233,317 197,845 159,095 130,345 98,032 61,335 115,909	837,074 626,775 435,969 126,279 67,588 43,702	745,013 650,174 777,390 428,561 414,023 390,676 350,694 341,455	2581940 /2310500 /2087796 /1034342 /1775348 /1678068 /1678068 /1433938 /1347650
149,193 128,501 85,439 68,726 45,447 15,985 4,986 4,18	883,239 644,850 508,007 125,321 80,204 34,649	1,070.742 967.448 967.448 734.487 724.487 724.487 620.660 643.440 643.440 643.440 643.440	1,813.759 1,594.337 1,596.337 1,530,637 1,331,74 1,205,034 1,205,281 1,005,333 871,533
428.997 366.381 285.939 222.353 171.551 171.551 174.119 94.184 52.418	2,857,162 1,674,832 1,075,046 232,415 104,549 115,318	2,393,387 1,997,852 1,639,007 1,639,892 1,283,841 1,178,334 1,108,937 1,003,078 1,003,078	5.284,346 4.754,804 3.952,304 3.591,339 3.591,339 3.507,50 3.607,50 3.607,60 3.607,60 3.607,60 3.607,60 3.607,60 3.607,60 3.607,60 3.607,60 3.607,60 3.607,60
413,322 352,827 275,000 210,095 159,649 180,870 83,137 43,013	1.890,634 1,288,188 1,059,177 224,756 153,898 80,703	2,237,827 1,950,051 1,559,928 1,595,146 1,114,496 1,058,004 1,058,004 1,043,183 907,252 882,814	4,049,061 3,768,516 3,478,516 3,471,814 3,471,814 3,209,346 2,383,951
81 82,82,82,84,89 82,84,82,81,82,83 82,84,82,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83 83,83	811 125,083 102,023 20,034 20,034 20,035 810,03	# 713,728 # 651,658 # 553,001 # 556,710 # 350,632 # 31,223 # 412,300 # 373,633 # 373,633	1,163,794 1,643,871 1,045,3871 1,045,395 728,453 728,453 380,390 318,995 13,240
483,528 299,567 265,374 237,243 173,323 173,323 145,7 14,821 109,436	1,351,970 1,033,341 746,899 356,918 255,933 241,909	1,661,473 1,332,435 1,130,999 1,130,999 1,130,999 1,70,942 7,71,608 7,71,608 7,71,608 7,71,608	4,628,560 3,814,810 3,335,755 3,043,819 2,718,800 2,539,442 2,327,991 2,445,80 1,924,580
594,136 304,637 304,637 373,534 24,639 24,699 24,699 24,699 24,699 26,005	1,470,865 1,158,494 849,756 408,959 316,388 294,597	2,375,201 1,984,093 1,767,971 1,767,971 1,255,291 1,119,797 1,119,797 1,080,964	5,702,354 5,268,081 4,415,013 3,936,216 3,406,53 3,109,732 2,790,59 2,41,673 2,41,673 2,41,685
275,000 150,000 150,000 150,000 100,000 100,000 100,000	00 00 00 00 00 00 00 00 00 00 00 00 00	225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
99 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	9, 19, 19, 19, 19, 19, 19, 19, 19, 19, 1	600 600 600 600 600 600 600 600 600 600	\$25.55.55.55.55.55.55.55.55.55.55.55.55.5
CENTRAL ACCIDENT INSUEANCE CO., a, h, p	CONTINENTAL CASUALTY CO., 8, h	EMPLOYERS LIABILITY ASSURANCE CORP. (Ltd.), a., e., e., e., f., g., h., la., p.l., s.t., w.c., London	FIDELITY AND CASUALTY CO., a, bu, cc, c, cl, f, f, wg l, h, lu, m, p, p l, s, s b, t, w c, g-rog Cedar St., New York

 d See general statement of company under "Life Insurance History." « Includes es inspection of steam bollers.
 π Includes deposit capital.
 β Deposit capital.
 β Deposit capital.
 β Deposit capital.
 β Commenced business 1903. penses. § Accident branch began busness Jan. 1, 1891.

Capitalised \$50,000 from surplus.
Includes in s Accident and liability branch, capital excluded. ‡ Includes organization expenses.

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Amount of Insurance in Ferce Dec. 31.	74, 613,950 80,549,901 87,986,136 87,986,136 87,986,136 83,605,408 87,849,969 87,849,969 83,436	72,500,839 93,644,421 60,628,969 40,109,844	24,321,050 45,544,045 17,466,670 11,330,000	110 686,000 95,1169,400 95,815,000 95,815,000 95,816,000 95,816,000 95,816,000 95,816,000 95,816,000 95,816,000 95,816,000
Total Expenditure.	1,102,45 1,040,035 95,753 965,753 96,144 448,813 34,386	365.816 369.793 193.862 170.950 144.007	2.4.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2	77.77.77.77.77.77.77.77.77.77.77.77.77.
Actual Expenses of Man- agement (Includ'g Taxes).	457.530 437.530 433.458 6438.014 5 908.335 110.073 26.185	25,76 18,391 10,835 5,758 5,758	12.84.82.42. 8.82.92.42.42.42.42.42.42.42.42.42.42.42.42.42	25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00
Total Payments to Policy- holders.	608,739 651,739 557,639 577,839 87,639 87,143 86,143	115,306 141,992 72,496 76,036 48,971	99, 185 39, 185 19, 181 181, 4, 181	\$ 9.4 4.4 4.4 5.4 5.4 \$ 2.4 2.2 3.4 4.2 2.5 \$ 5.4 2.2 3.4 4.2 2.5
Total Income.	1,218,267 1,072,659 1,085,506 7,42,610 2,613,009 2,613,009 42,449	425,586 456,641 268,187 202,310 136,231	117.91 105.899 105.685 105.655 105.655	44.45 4.45 4.45 4.45 4.45 4.45 4.45 4.4
Total Premium Receipts .	8.05,100,100,100,100,100,100,100,100,100,1	389,786 409,115 856,057 191,876 138,087	111,375 101,389 86,468 58,365 23,145	447. 47. 47. 47. 47. 47. 47. 47. 47. 47.
Net Sur- plus Over Capital and Liabilities.	\$ 362.268 \$ 340.663 \$ 340.663 \$ 335.280 \$ 257.716 \$ 255.920 \$ 255.920 \$ 109,551	# 311,140 # 310,478 # 275,949 # 273,926	25,78,70 20,00 20,00 20,00 20,00	44.72.20.00.00.00.00.00.00.00.00.00.00.00.00
Liabilities (Including Capital.)	864.489 710,689 710,689 384.571 333,005 52,083	270.086 223,992 126,478 70,155	8.6.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.1 8.0.2.	216,231 20,636 20,636 163,391 141,336 141,337 141,337
Total Assets.	\$ 1,055,157 1,055,157 1,055,058 8,42,287 726,176 736,176 439,598 101,035 101,035	581,227 534,471 434,611 346,104 309,749	861,981 86,1981 86,1981 86,481 86,481	356,888 249,387 326,813 170,599 170,599 156,360 159,016 153,897 153,897
Capital.	\$ 200,000 200,000 200,000 200,000 200,000 200,000 200,000 200,000 200,000 100,000 1731,500	7250,000 7250,000 7250,000 7250,000	100,000 100,000 100,000 100,000	125,000 125,000 125,000 125,000 125,000 125,000 125,000 125,000
Year Ending December 31.	50 50 50 50 50 50 50 50 50 50 50 50 50 5	99999999999999999999999999999999999999	1909 1909 1909 1909 1909	1903 1908 1889 1889 1889 1889 1889 1889 1889
NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF UFFICERS.	Accident Companies—Cont. INSURANCE CO., R. & C. & P. & B. B. J. B., P. J. W. & Frankfort, Germany 1865. F. G. Voss. 100 William St., New York, United States Mgr.	General Accident Assurance Corp., (Ltd.), a, bn, c c, e, e l, g l, h, la, p l, t, w c, Frit, 1801. Muir & Haughton, Fourth and Wainut Sis., Philadelphia, U. S. Managers.	GENERAL ACCIDENT INSURANCE CO. OF PHILADEL-PHIA, 29, h, Fourth and Walnut Sts., Philadelphia, Pa. Wm. S. Muir, Pres., Franklin J. Moore, Sec.	GREAT EASTERN CASUALITY AND INDEMNITY Co., a, h, 250 Broadway, New York*

* Includes deposit capital. 

Deposit capital.

Charter amended and capital paid up in 1809.

3,631,000 2,447,000 1,693,000 1,007,000		101,145,150 99,906,000 91,799,400 91,196,800 79,819,100 76,177,700 64,945,800 60,870,600	158, 109,577 154,383,399 142,934,582 125,978,861 98,403,155 28,504,918	:	101,392,313 63,957,406 51,327,974 18,486,216	46,879,393 46,346,440 40,949,688 30,473,650
25,25,25,28,28,29,29,29,29,29,29,29,29,29,29,29,29,29,	2,491	1,116,767 1,048,339 897,337 772,016 772,016 772,016 866,154 266,021 286,021	1,818,163 1,788,705 1,590,795 1,364,570 785,172 100,601	16,722	471,730 410,374 350,398 293,547 129,513	299,471 220,581 192,774 113,693 82,367
01 4 4 200 4 4 200 4 200 04	2,021	46a,073 443,670 394,595 301,390 330,038 317,533 301,517 271,869 217,696	829,061 777,077 744,766 6824,569 6617,492 610,911	9,012	253,516 221,962 182,302 181,278 108,752	180,354 145,660 128,535 73,721 53,256
34.420 22.857 10,652	. 6	608,187 506,517 502,763 410,666 372,075 38,641 337,697 337,697 153,862 119,862	895,351 6936,628 7,70,999 45,631 167,680	6,911	218,214 188,412 168,096 112,268 20,761	119,117 74,920 62,839 39,972 29,111
63,921 50,257 30,913 15,236	9.424	1, 93, 86 1, 154, 977 1, 016, 277 1, 016, 287 1, 598 1, 598 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 699 1, 69	8,054,357 2,038,933 1,756,454 1,581,220 1,218,389 184,699	19,812	543,155 474,793 364,531 118,833	341.60 240.645 134.487 10.90
26,441 28,144 12,856	3,624	1,194,992 1,116,005 970,749 911,053 812,723 740,179 717,051 615,700 517,206	1,953,469 1,898,100 1,637,956 1,488,021 1,166,259 164,072	19,812	523,68 456,161 349,140 111,374	332,096 233,096 12,096 33,096 33,096
30,036 13,999 5,176 887	459	## 450,896 ## 440,077 ## 430,292 ## 319,293 ## 319,313 ## 255,485	841,478 722,781 686,459 677,982 665,034 241,238	515	25.15. 84.15. 1.63. 1.63. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83. 1.83	26.246 57.689 38.689 31.389
71,293	12,797 9,686	1,028,006 910,321 786,835 741,228 631,257 598,008 502,609 384,118 263,656	1,385,439 1,314,627 1,789,910 1,648,113 1,405,189 045,362	15,000	556,114 532,635 533,635 533,635 535,635	186,024 188,7488 174,696 121,805
112,975 85,292 68,667 57,388	18,085 10,145	1,478,902 1,330,428 1,171,520 1,033,848 900,281 900,281 900,158 667,516 518,141	2,976,907 2,476,408 2,476,369 2,326,369 2,070,223 886,500	15,515	731.562 644.302 576.73 580.386 316,965	244.417 244.417 234.827 212.766 153.105
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1901 1901 1901	1903 1903	200 00 00 00 00 00 00 00 00 00 00 00 00	9. 9. 9. 9. 9. 9. 9. 9. 9. 9. 9. 9. 9. 9. 9. 9. 9. 9.	1903	5, 5, 5, 5, 5, 5, 5, 5, 5, 5, 5, 5, 5, 5	2.2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
HOME ACCIDENT INSURANCE CO., a. Fordyce, Ark. J. E. Hampton, Pres., A. B. Banks, Vice. Pres., John R. Hampton, SecTreas.	INDEMNITY INSURANCE CO, OF WEST VIRGINIA, B., B., Hundington, W. Va	LONDON GUARANTEE AND ACCIDENT CO., a, e, e, e, e, e, g, e, R, e, R, w, t, we, London	MARYLAND CASUALTY, a, bu, e, el, gl, h, la, p, pl, sh, kp, t, w c	MOUNTAIN STATE ACCIDENT ASSOCIATION	NEW AMSTERDAM CASUALITY CO., B., D., bl., bu., er., e., e., g., h., la., p. p. l. t., w c	NORTH AMERICAN ACCIDENT INSURANCE CO., s., h. The Rookery, Chicago, Ill1886y. E. C. Waller, Pres., Alfred E. Forrest, St.c.

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b Includes interest. c Includes legal, medical and readjustment expenses. s Including \$21.498 remittance to home office. p Home office figures. * Capital increased to \$150,000 June, 1904.

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Amount of Insurance in Force Dec, 31.	\$ 111,083,157 82,608,722 43,513,460 3,937,080 2,731,000 2,335,000 1,091,000	89,473,492 87,741,154 94,554,347 98,663,779 98,663,779 98,093,094 45,120,598 46,910,856 44,399,777	288,155	15,192,100 11,624,650 10,022,250 5,058,000 645,400	• • • • • • • • • • • • • • • • • • • •
Total Expendi- tures.	1,367,528 1,1367,528 1,1367,527 273,467 273,467 83,549 89,495 59,691 227,581	255.387 255.396 255.396 255.396 257.376 255.384 288.384 258.384	46,616	103, 101 108, 653 78, 663 2, 675	8
Actual Expenses of Man- agement (Includ'g Taxes).	634, 142 526, 962 434, 963 28, 128 58, 128 54, 751 7, 253 7, 253	991,726 977,105 977,105 927,005 152,893 148,593 140,565 141,377	<b>39,478</b>	55,153 56,618 55,654 5,641	8.
Total Payments to Policyholders.	25,052 25,043 25,042 25,041 25,042 25,043 8,018	223,661 224,967 226,144 199,740 189,180 125,681 129,183 147,513 120,533	:	37,948 28,035 28,738 38,234	
Total Income.	1,658,185 1,656,123 1,686,193 513,757 200,145 174,691 174,691 174,691 174,691 174,691 177,707	25.579 25.579 25.579 25.579 25.579 25.579 25.579 25.579 25.579	50,503	245,651 84.945 100,636 74.533 2,219	38
Total Premium Recenpts.	\$ 1,574.271 1,503.389 1,061.705 470.140 178.427 159.760 139.614 60.288	543.579 540,410 540,410 543,078 478,768 478,768 478,768 861,578 872,611 864,167 855,640	49,860	8.1.80 8.1.80 8.1.10 101.10	. 8
Net Surplus Over Capital and Liabilities.	# 1,237,255 # 1,230,771 # 1,210,771 # 1,125,596 # 555,349 # 373,614	836,901 8800,514 8800,130 8300,873 8306,865 8306,865 8306,873 8306,873 8306,873 8306,873 8306,973 8306,974	8	4 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	828
Liabilities (Incheding Capital).	1,061,452 866,495 604,075 313,616 91,285 91,285 60,749 28,070	##275.578 ##231.494 ##160.631 ##160.684 ##115.894 ##13.705 ##13.705	31,150	281,220 159,872 155,125 131,386 104,991	. 64
Total Assets.	8, 20, 20, 20, 20, 20, 20, 20, 20, 20, 20	66,385,413 64,959,729 64,959,729 64,957,726 63,646,726 63,248,888 63,248,888 63,264,254 63,264,254 63,365,254	32,116	321,445 160,129 177,788 145,539 153,039	38:
Capital.	\$250,000 \$250,000 \$250,000 \$250,000 \$200,000 \$200,000 \$200,000	250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,000 250,00	30,800	200,000 100,000 100,000 100,000	376
Year Ending December 31.	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	22 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	1903	50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 50 5	1903 1908
NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Accident Companies—Cont.  a. h., bus, or, e. l., s. b., London, Eng1871. Oscar Ising, United States Manager, 346 Broadway, New York.	PACIFIC MUTUAL LIFE INSURANCE CO. (Accident Branch). a, h, i, Montgomery and Sacramento Sts., San Francisco, Cal	PENINSULAR INDUSTRIAL INSURANCE CO., 89, B, 23 Main St., Jacksonville, Fla1903.  E. T. Johnson, Fres., M. D. Johnson, Sec.	PENNSTLYANIA CASUALITY Co., a, D i, e, e l, R l, b, p, pl, s b, t, w e, Scranton, Pa. 1899. Thomas E. Jones, Pres., F. H. Kingsbury, Sec.	PEOPLES HEALTH AND ACCIDENT INSURANCE CO., 8, h, Norton, Va

PHILADELPHIA CARUALITY Co., a, or, e, el, gl, h, la, p, pl, s b, t, w c	5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	300,000 300,000 100,000 100,000	744,558 580,356 171,646 141,210	589.514 444.848 135.086 108,510	155,044 36,568 36,568	349,995 144.558 57,544 10,868	366,474 857,675 87,868 35,507	99,137 11,959 28,937	169,705 86,186 57,041 22,022	272,316 112,359 68,100 22,611	27,754,814 18,854,893 6,830,525	
PREFERED ACCIDENT INSURANCE CO., 8, h sgo Broadway, New York	2000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	1,159,330 1,064,951 95,595 7,550 667,64 45,97 45,145 46,647	912,721 766,232 768,511 768,511 413,405 416,3405 346,514 39,514 305,540	23,000 28,000 28,000 24,000 24,124 24,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21,130 21	1,276,654 1,167,577 1,127,450 1,087,558 824,539 818,339 818,093 815,081 835,081	1,302,171 1,187,491 1,108,200 970,998 840,193 840,645 823,540 662,730	469,023 412,813 463,306 315,917 274,884 336,840 339,975 333,870 333,870	710,675 646,730 637,532 610,987 464,453 461,204 454,010 457,997 375,122	1,191,698 1,119,1606 1,119,838 971,374 744,537 804,044 804,044 804,044 817,867 616,870	477,096,000 425,676,000 412,676,000 373,905,000 377,883,000 377,883,000 381,954,000 341,100,000 341,100,000	
PROVIDENT ACCIDENT INSURANCE CO., †	1903	3,325				17,854		8,585				·
ROTAL EXCHANGE ASSURANCE CO., London, Eng., 1720. Robert Dickson, U. S. Manager (accident branch) c.	1903	000'00 <b>∤√</b>	2,199,836	1,573,665	626,173	8,684	8,684	2,398	3:036	6,891	1.471,775	
STANDARD LIFE AND ACCIDENT, a, b, c c, e, e, l, g, l, h, la, p l, t, w c, Detroit, Mich. 1884, D. M. Ferry, Pres., E. A. Leonard, Sec., Wm. C. Maybury, Man. Director.	2.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0	25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25	1,898,147 1,549,302 1,331,301 1,155,223 970,057 839,904 818,796 844,854	1,513,963 1,073,628 1,073,628 1,073,628 775,638 775,658 775,658 778,658 778,658 778,658	### ### ##############################	1,512,998 1,345,848 1,144,788 1,178,667 1,010,057 987,188 987,188 948,393 948,393	1,575,980 1,377,787 1,285,980 1,037,385 1,018,133 1,002,247 970,710	595,088 515,678 515,678 525,389 525,531 523,533 523,533 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,895 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,805 523,80	645,456 574,445 559,887 550,528 454,103 455,999 455,999 455,999 455,956 455,656 444,013	1,337,543 1,195,130 1,095,394 1,071,715 1,006,612 991,531 991,531 991,531	196,182,772 153,232,500 1543,398,875 136,654,000 129,654,000 122,539,133 118,282,300 118,282,300 118,282,300 118,282,300 118,282,690 120,412,690	······································
Travelers, Hartford, Conn. (Accident and Liability Department), s., e., e., g. l., h., l., la., p.l., t., w. o., e., g. l., h., l., la., p.l., t., w. o., e., g., h., l., la., p.l., t., Sylvester C. Dunham, Pres., John B. Lunger, Vice-Pres., John E. Morris, Sec.	2001 2001 2009 2009 2009 2009 2009 2009	1,000,000 1,000,000 1,000,000 1,000,000 1,000,000	7,908,398 6,706,856 6,706,856 5,984,684 8,528,330 3,362,128 3,184,508 2,791,215	5,021,704 4,535,134 4,056,510 3,735,393 3,381,661 3,119,318 2,942,051 2,889,458 2,566,375	2,885,694 2,883,312 2,650,346 2,249,391 1,762,856 1,409,011 900,030 459,011 295,047 224,840	5,089,317 3,798,085 3,455,093 3,056,957 2,984,396 2,820,917 2,643,727	5,449,254 4,613,083 4,070,803 3,716,174 3,188,604 3,123,192 2,907,510 2,777,539	1,635,451 1,542,133 1,579,196 1,287,467 1,381,997 1,344,288 1,244,288 1,106,697	2040,422 2129,921 1779,761 1598,374 1505,870 1445,390 19316,710 19316,710 1931,387	4,525,873 3,893,438 3,127,570 2,733,847 2,736,857 2,773,617 3,377,475 2,455,575 2,445,575	547.270.843 480.055,535 418.211.916 368.432.137 364.921.033 359.174.733 359.174.733 343.977.276 201.618.226	
* Accident branch began business June 1885. † Includes profit and loss, \$¢¢¢,res. ‡ Insures misers. a Includes life department; surplus is as regards policyholders. a Accident branch; capital excluded, and surplus include fire business. I Net premiums written, \$sess.go; ratio on this basis, losses incurred 14.5 per cent; expenses 38.7 per cent. sw Accident branch; capital excluded, sw Including \$100,000 from surplus paid in. Including \$12,000 from surplus in 1899.	t and los fere, 95 100,000	a, \$696,e25. ; ratio on ti surplus pai	‡ Insures his basis, lo d in. * Not	miners.	Includes life 14.5 per ca	e departmen int; expense d to home of	t; surplus is s 38.7 per o fice. f Capi	as regards p ent. ms A tal increased	olicyholder ocident bra 1 \$100,000 f	rs. c Asse inch; capita from surplus	e Assets, liabilities capital excluded. urplus in 1899.	

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NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS,	Year Ending December 31.	Capital.	Total	Liabilities (Including Capital).	Net Surplus Over Capital and Liabilities.	Total Premium Receipta	Total Income.	Total Payments to Policy-	Actual Expenses of Man- agement (Includ'g Taxes).	Total Expendi- tures.	Amount of Insurance in Force Dec. 31.	
Accident Componies—Cont.  J. Cont. States Cardward Co. as, bi, bu, c c, c, el, g.l, h, k, la, pl, s b, sp, t, w c  Washington Life Bidg., New York	25 25 25 25 25 25 25 25 25 25 25 25 25 2	\$ 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000	\$ 1,654,880 1,478,935 1,148,790 1,014,742 890,948 768,597 540,725 526,340	\$ 1,004,280 928,935 827,172 789,742 741,948 678,497 67,621 67,641 67,641 67,641 67,641 67,641	25,55 26,55 26,55 26,55 26,55 26,55 26,55 26,55 26,55 26,55 26,55	1,04,368 910,510 910,510 834,122 809,788 716,303 688,013 32,862	1,112,586 950,739 744,692 7374,692 7374,892 765,757 765,759	246,346 246,347 246,347 246,346 24,348 24,348 26,448 26,348 26,348 26,348	8. 541,827 448,440 449,238 354,983 354,983 356,755 213,455	8. 943.899 774.74 776.702 691.991 694.048 595.113 875.934	\$5.646,823 350,646,823 350,714,85 246,880,515 220,052,275 220,147,550 157,883,716	
UNITED STATES HEALTH AND ACCIDENT INSUR-ANCE CO., B., h., Saginaw, Mich1900. J. Bret Pitcher, Pres., V. D. Cliff, Sec.	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	000,000	373,111 371,297 453,964 453,985 35,854 1,804 1,504 1,504 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 1,604 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Cradit.  AMERICAN CREDIT INDEMNITY Co.,† or	1 1003 1003 1003 1003 1003 1003 1003 10		2,134,068 1,851,039 885,342 585,137 446,615 432,385 415,893 393,719	2,019,997 1,556,597 717,194 462,004 363,875 330,247 335,975	114,161 20,5,032 168,148 122,223 82,740 102,038 67,904		72,050,361 948,844 467,121 248,403 237,357 230,382 4 281,114	28.25.25.05.77 78.35.25.25.05.77	7817.347 536.950 3301.448 219,812 1501.428 134,767	1,725,752 1,258,208 645,022 313,164 234,740 226,667	44 24,94 27,17,0 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 20,00 2	
Liability.  EmpLoyers Indemnity, Philadelphia c1892. John T. Bailey, Pres., T. B. Dallas, Sec.	1895 1903 1900 1900 1900	150,000 150,000 100,000	311,465 266,688 260,941 135,040 115,385 88,770	264.371 250,167 174.206 157,481 39,481	86,645 75,904 88,770	173,101 138,306 146,773 103,759 94,215 67,001	178,946 185,803 108,803 97,104 99,104	54 2518 50 18	105,841 77.277 55,965 40,272 31,546	126,756 102,722 100,586 93,501 69,076 53,936	5,401,338 5,111,083 5,111,083 13,850,350 18,437,850 10,837,850	<del></del>

	85 85 85 85 85 85 85 85 85 85 85 85 85 8		66,058 43,335 14,8315 9,481		66.058 43.235 32.351 21.220 14.885 9.481	49.536 38.998 34.447 22.617 18,284 13,682	51,266 40,543 35,093 37,049 13,809	8,557 25,62 26,53 26,59 26,59 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58 27,58	28,458 18,979 16,534 9,930 9,945 7,834	31,015 30,985 17,589 13,839	8,033,350 6,689,350 6,334,000 5,415,000 4,515,000 8,969,000
PACIFIC COAST CASUALITY Co., e, e l, g l, la, p l, t, w c, San Francisco, Cal1902 Edmund F. Green, Pres., Franklin A. Zane, Sec.	1903	000'006	315,042	256,383	58,659	105,881	619'151	22, IS7	42,816	64.973	1,857,000
Fidekiy and Swrty Companies.  Retha Indemnity Company, b, f, s, p. Hartord, Conn.  Beckmann Hunt, Pres., Edward S. Pegram, Sec.	1900 1900 1898 1898	713,100 500,000 250,000 250,000 250,000 250,000	940,185 651,641 366,766 331,205 304,020 287,680	917,333 946,6824 946,640 946,343 88,572 853,966	20,00 20,00 20,10,00 36,11,00 10,00 721,00 721,00	294,429 201,730 158,627 101,239 66,540 5,620	340,962 239,458 169,901 112,169 75,821 20,322	25, 198 3, 644 3, 651 1, 661	27,888 159,008 17,347 17,347 18,609 18,609	33, 20, 20, 20, 20, 20, 20, 20, 20, 20, 20	97,072,661 27,221,899 17,834,273 14,368,949 9,696,370 989,815
AMERICAN BONDING CO. OF BALTIMORE	2.2.1.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.	1,000,000 1,000,000 1,000,000 1,000,000 1,000,000	2,142,431 1,699,397 1,651,854 1,641,665 1,613,609 720,099 665,120 777,096	2,009,584 1,366,857 1,326,855 1,133,355 1,187,368 647,044 589,445 737,903	132.847 332.451 325.300 426.670 426.670 75.675 39.193 4.346	652,121 579,188 486,680 381,510 286,472 140,974 87,639 29,425	845,157 658,683 539,618 370,318 219,238 181,973 207,664 151,383	87,174 154,424 17,19,41 10,747 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537 10,537	38,836 39,836 39,15,93 19,1,49,15,6 30,399 30,399 30,399 30,399 30,399	866.299 608.609 555.100 555.100 44.657 67.450 77.450 34.366	167,586,439 121,936,439 96,986,390 57,917,892 57,613,396 39,547,997 9,044,468
AMERICAN CENTRAL TRUST Co., f, s	1903 1908 1901	000,000,1	3,075,755	1,575,755	300,000	3,936	118,478 11,056		12,192	73,940 12,192	810,361 812,656 15,557
AMERICAN FIDELITY Co., a, e l, f, g l, la, p l, g, t, w o, Montpeller, Vt	1903 1901	250,000 100,000 100,000	313,324 113,445 54,498	264,265 103,153 52,333	49,059 10,291 2,165,	25.25. 4.25.89.89.89.89.89.89.89.89.89.89.89.89.89.	18,158 8,490 5,247	818 :	£75,904 6,831 1,598	16,723 6,854 1,598	2,458,146 1,647,850

* Operated as a mutual company prior to moot. † Capital reduced to \$500,000 June 50, 1004. ‡ About 50 per cent of the business is on the monthly plan and expires and is renewed about 18 times a year. c Statements as of May 1, 1902. d Includes \$50,000 new capital and \$150,000 premiums
on same. Includes \$500,000 new capital and \$330,000 premiums on same. A includes \$150,000 paid in liquidation of American Credit Indemnity Company of Louisiana.

MISCELLANEOUS COMPANIES—Continued.

Amount of Insurance in Force Dec. 31.	\$ 363,927,461 344,821,138 320,612,395 310,741,661 312,807,462 265,646,331 260,31,330,093 260,645,331 265,097 186,098,483	11,126,591 763,335	22,680,456	54,900,615 50,465,835 77,104,148 54,965,335 56,133,876 53,375 53,665,117 7,994,365	753,695 257,841 171,680
Total Expendi- tures.	\$ 1,451,206 1,253,771 1,425,833 1,280,740 1,397,605 1,438,537 1,453,231 1,170,855 745,415	20,42, 20,638 8,638 8,84	59,955	286.93 344.66 344.66 313.96 313.96 313.96 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 313.37 31	301,856
Actual Expenses of Man- agement (Includ'g Taxes).	741,115 618,651 1777,348 734,628 774,628 770,099 770,099 770,099 770,099 770,099 770,099 736,513 504,205	92,021 52,004 9,615	30,541	257.364 249.267 227.438 239.975 239.975 228.724 228.414 228.389 142.560 143.560 143.384 163.384 163.384	81,949
Total Payments to Policy- holders.	55, 230 35, 230 35, 230 56, 485 37, 497 37, 486 483, 126 24, 342 24, 342 27, 038	3,539	3.4T4	828.84.828.45.94. 849.88.728.45.94. 849.88.728.45.90.	
Total Income.	\$ 1,627,978 1,410,476 1,335,970 1,537,359 1,537,359 1,448,337 1,418,100 1,095,030 1,035,030	88,738 8,738 8,166	89,283	334, 534 341, 658 343, 658 343, 658 343, 658 343, 658 344, 658 344, 658 344, 658 344, 658 344, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348, 658 348 348, 658 348,	376,401
Total Premium Reccipts.	\$ 1,996,808 1,093,607 1,014,650 986,966 1,005,380 1,139,987 1,159,777 1,013,343 946,096	131,824 53,229 1,824	57,385	194.58 219.584 219.584 219.584 119.7677 170.338 25.888 25.888 25.888 25.888 25.888 25.888 25.888	555
Net Surplus Over Capital and Llabilities.	\$ 1,999.300 1,999.514 1,971.787 1,777.19 1,064.482 1,781.886 1,781.886 1,593.607 1,593.607	116,200 88,081 93,031	79, I24	23,399,24 23,399,24 23,399,26,374 165,348 185,381 181,511 165,713	3,300,000
Llabilities (Including Capital).	5.688.655 3.534.314 3.335.835 3.335.835 3.335.335 3.335.335 3.335.335 3.335.335	578,028 528,939 501,979	582,797	2,957,182 3,105,337 3,045,539 2,739,028 2,739,028 2,530,104 2,033,102 1,979,104	3,695,171 3,875,06a
Total Assets.	\$ 5,627.955 5,331.728 5,341.603 5,217.513 5,115.409 4,970.217 5,539.646 5,539.646 4,975.928 4,024.196	694.228 617,021 595,010	461,921	3,156,426 3,348,327 3,348,327 2,348,355 2,348,355 2,348,355 2,348,355 2,348,355 2,348,355 2,348,355 2,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,355 3,348,35 3,348,35 3,348,35 3,348,35 3,348,35 3	6,995.171
Capital.	2,500,000 2,500,000 2,500,000 2,500,000 2,500,000 2,500,000 2,500,000 2,500,000 2,500,000 2,500,000 2,500,000 2,500,000	500,000 500,000 500,000	350,000	000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,002 000,000,	1,920,000 1,000,000
Year ending December 31,	99.50 199.50 189.60 189.60 189.60 189.60 189.60	1902	1993	22 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	90 90 100 100
NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Fidslity and Suruty Componial—Cont.  AMERICAN SURETY Co	BANKERS SURETY CO. OF CLEVELAND, f, s Cleveland, O Macbeth, Vice-Pres. and Gen. Man., Howard H. Burgess, Sec.	CITIZENS TRUST & GUARANTY CO., OF WEST VIRGINIA, f.s. Parkersburg, W. Va., 1899 W. W. Jackson, Pres., J. H. Knapp, Sec.	CITY TRUST, SAFE DEPOSIT AND SUBERTY CO 927 Chestnut St., Philadelphia, Pa	COMMONWEALTH TRUST CO., f, 6. St. Louis, Mo. Chas. H. Turner, Pres., J. M. Woods, Sec.

EMPIRE STATE SURETY CO 375 Fulton St., Brooklyn, N. Y 1991. John G. Jenkins, Pres., Wm. M. Tomlins, Jr.,	8 9 9 9 8 9 9 9	250,000 250,000 125,000	386,708 444,950 201,383	400,932 301,068 132,259	185,776 143,882 129,124	218,917 86,059 12,960	235,436 119,734 30,707	36,945	105,288 50,506 20,090	167,233 81,835 20,099	19,670,534 3,366,893
FEDERAL UNION SURETY CO. OF INDIANA Indianapclis, Ind	1903 1908	250,000 250,000	300,138 270,425	27.8 24.883 883	21,768 5,761	49,172	61,163 30,491	1,397	35,138 16,381		6,649,055
FIDELITY AND DEPOSIT Co., f., s	2228222222 2228222222	2,000,000 2,000,000 1,500,000 1,500,000 1,000,000 1,000,000 7,50,000 7,50,000 7,50,000	5,787,867 5,697,784 4,361,339 4,337,344 1,786,839 1,196,839 1,197,613 1,197,76	2,990,040 2,914,332 2,905,411 2,146,093 1,557,152 1,116,699 940,793 595,537	2,797,227 2,876,233 2,775,850 2,056,427 1,134,138 1,037,097 596,127 228,054	1,308,004 1,227,904 1,138,265 1,138,265 247,542 819,124 783,365 666,414 168,397	1,556,615 1,549,771 1,488,786 1,189,619 900,539 750,534 200,486	466.33a 454.966 450.148 371.386 278.439 278.434 149.477 109.546 21.400	26,88,28 26,88,38 26,88,38 26,38,33 21,18,11 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,03 21,	1,516,158 1,463,901 1,343,841 1,222,514 260,334 826,934 642,344 643,944 850,736 85,391	317,781,485 380,557,694 380,874,740 361,804,284 214,200,874 115,5542,771 131,7088 96,677,081 45,225,850 44,5,208
FIDELLITY TRUST CO., f, s, t	90 90 90 90 90 90 90 90 90 90 90 90 90 9	500,000, 500,000, 500,000,	4,130,377 2,400,603 9,401,868	3,730,377 2,360,603 7,961,862	(00,000) 1,500,000	1,014 2,881 400 1,340	470,769			125,830 109,241 414,169	183,565 145,190 139,114 97,350
GUARANTEE CO. OF N. AMERICA, f	2000 00 00 00 00 00 00 00 00 00 00 00 00	8888888888 ###########################	1,197.718 1,159.473 1,002,100 1,007,600 1,007,600 9,65,525 9,65,525 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,65,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,535 8,75,53	450.029 450.029 450.013 454.985 511.398 517.584 517.588	25,24,25,24,24,24,24,24,24,24,24,24,24,24,24,24,	204,910 179,248 156,272 156,272 174,455 193,869 193,869 224,197 222,865	25,4,853 22,3,442 22,3,175 100,580 110,580 23,100 23,000 23,000 25,504	26.85.7 26.03.6 24.8.4 27.83.1 29.7.83.1 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.7.83 26.70 26.70 26.70 26.70 26.70 26.70 26.70 26.70 26.70 26.70 26.70 26.	123,686 111,586,584 111,586,584 123,586 133,776 138,776	174-915 165-374 167-196 187-78 178-78 178-78 196-79 196-79 196-79	57, 203, 271 52, 766, 811 52, 142, 677 43, 282, 954 43, 919, 664 44, 155, 495 47, 723, 028 43, 665, 587
Lincoln Trust Co., f, s, t, St. Louis, Mo1894. A. A. B. Woerheide, Pres., Chas. Hamilton, Sec.		2,000,000 5,000,000 7,000,000 5,000,000 5,000,000 5,000,000 5,000,000	9,461,868 8,293,008 5,129,702 3,551,463 1,108,318 831,582 680,576	5.961,862 6,793.08 4,879.702 3,254,177 1,543.18 827,418 642,682	1,500,000 1,500,000 250,000 37,286 37,914 37,914	2. 1. 1. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2.	25,438 272,438 26,438 26,650 199,44		254-170 254-170 255-384-170 110,037 51,214 558-38 43,820 25,344-170	414, 169 20, 169 20, 133 140, 037 140, 037 173, 88, 038 180, 38	4,710,611 3,167,622 3,453,098 3,431,110 3,231,110 1,97,870 1,197,870 453,966
* Includes \$150,690 of real estate, expenses and charges	state, e	penses and	charges.	#	scludes \$123,	803 of real es	Includes \$123,803 of real estate, expenses and charges	s and charg	ż		

* Includes \$120,690 of real estate, expenses and charges.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS,	Year Ending December 31.	Capital.	Total Assets.	Liabilities (Including Capital).	Net Sur- plus Over Capital and Liabilities.	Total Premium Receipts.	Total Income.	Total Payments to Policy-	Actual Expenses of Man- agement (Includ'g Taxes).	Total Expendi- tures.	Amount of Insurance in Force Dec. 31
Fidelity and Canadly Companies—Cont.  Mercantle Trust Co., f., s., St. Louis, Mo 1899. F. J. Wade, Pres., C. H. McMillan, Sec.	1903 1902 1901	3,000,000	\$ 22,40,581 11,704,551	\$ 12,640,582 9,583,528	\$ 6,500,000 2,121,023	**************************************	\$ 735,815 414,709	64	\$ 257,918	\$ 647,918	\$ 657,850 165,150 1,603,550
Mississippi Valley Trust Co., f. s	20000000000000000000000000000000000000	3,000,000 3,000,000 1,500,000 1,500,000 1,500,000 1,300,000 1,300,000	29,177,759 26,125,355 21,240,864 17,806,905 10,413,414 7,009,530 6,577,455 2,770,931	22,677.759 21,822,809 17,317,645 16,485,123 6,365,533 5,965,633 5,965,408	3,500,000 4,302,546 3,923,219 1,321,781 1,075,681 742,897 611,963 1,842,146	2 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	1,306,702 1,088,403 804,702 563,604 322,402 1,049,967 1,049,967	9 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	27,4 845 225,462 157,850 128,805 193,928 130,928	634-845 603-605 603-355 317-504 358-196 271-893 268-196	5,233,619 7,314,281 8,676,115 11,212,112 9,856,034 8,425,791 4,917,476
Missouri Trust Co., f, s, t, St. Louis, Mo1900. John W. Harrison, Pres., J. C. Wilkinson, Sec.		2,000,000 1,925,000	5,039,914 3,022,762	2,829,417	210,497	1,880 1,752	168,279		68,749	62,749 52,575	537,158 84,500
NATIONAL SURETY Co., f, s	88888	500,000 500,000 500,000 500,000 500,000 500,000	1,597,991 1,613,727 1,519,041 1,375,518 1,375,136	1,376.024 1,068.154 976,547 916,217 842,116	221,967 542,573 542,495 539,325 575,402	26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00 26.00	912,856 692,386 657,546 577,540 577,540 577,540	25,648 27,757 27,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26,757 26	474.849 474.849 3774.58 301.988 843.593	24.48.3 24.48.3 314.66.65 314.66.65 314.66.65 314.66.65 314.66.65 314.66.65 314.66.65	391,139,697 299,127,108 246,681,438 179,069,437 147,943,447 121,815,867
PACIFIC SUBETY Co., f, p, s	8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	25,0,000 25,0,000 25,0,000 25,0,000 25,0,000 100,000	415.601 350.978 350.005 357.374 397.163 170.544 164.193	328,162 328,262 301,240 283,708 271,141 267,592 121,011	2 4 4 2 8 4 4 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	5.88.88.88.89.82 5.58.39.88.44.44	81 89 89 89 89 89 89 89 89 89 89 89 89 89	4 4 4 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6		1 9 9 9 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	28.530.871 17.534.20 17.534.20 18.347.809 18.347.809 18.3404.346 18.346.510
	8.8 8.4	100,000 100,000	159,197	121,652	35,545	28.198. 20.619.	38,792	11,613 8,760	2, 5, 5, 5, 5, 5, 5, 5, 5, 5, 5, 5, 5, 5,	37.808	1,000,313 4,041,141

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St. Louis Union Trust Co., f. s, t	1903		7,70	700	` : !	98.4		:	:		2,468,002	
Š		3,000,000	15 (001,007)	13.601.007	9,000	2000	1,502,031 862,254		200,700	200	3.130,550	
		2.500,000	11.172.530	10,672,530	200,000	14.207	220 913		200	200	8 000	
		2,500,000	11,766,034	11,266,094	600,000	13,730	438,600		130,380	20,708	8,323,530	_
		2,500,000	8,383,658	7,883,658	500,000	7,659	496,087	:	228,538	410,657	7,713,172	
		2,500,000	6,877,160	6,374,528	502,632	19,264	1,560,796	:	916,021	422,916	7,985,037	
		2,200,000	5,751,238	5,129,480	021,758	18,253	349.235	:	401,188	881,188	0,887,000	
	3 % 3 %	1,800,000	4.791,039	4.178,449	612,590	16,08	286,210	: :	, 8 , 8 , 8 , 8	90,00	4.75 78,001.4	
TITLE GUARANTY AND TRUST CO., s, ti	95 5 26 5 26 5 27 5 28 5 28 5 28 5 28 5 28 5 28 5 28 5 28	750,000	2,179,792	1,878,769	301,023	71,297	1,232,127	357	185,225	200,796	21,002,690	
L. A. Watres, Pres., D. B. Atherton, Sec.		ı		,			,		-			
TRUST CO. OF ST. LOUIS COUNTY, f. s. Clayton, Mo. Clayton, Mo. St. Hereford, Pres., Edward J. Wilke, Sec.	8, 8, 8, 8,	112,300 57,933	347,327	247,218	29.475	198	12,448 869	::	9,065	9,065 845	126,400	
UNION TRUST Co., § f, s, t, St. Louis, Mo 1902. John F. Shepley, Pres., G. A. H. Mills, Sec.	8 8 8 8	225,000	225,000		::	: 8	5,625		::	5,625	696,514 2,118,299	
UNITED STATES FIDELITY AND GUARANTY CO.,		1,750,000	3,101,916	2,805,972	295.944	1,836.823	2,035,185			1,936,184	422,023,64I	
John R. Bland, Pres., George R. Callis, Sec.	8 g	1,950,900	2,949,081 2,507,689	2,231,867	275,822	1,515,913	1,022,300	237,714	923.017 723.916	1,505,439 1,051,631	300,385,047 342,906,875	
		000'005'1	2,250,198 2,188,578	1,991,930	325,427	50.20 0.50 0.50 0.50	664,838			783,005	256,347,857 180,136,535	
		000,000,1	1,414,156	1,233,929	180,287	327,969	571.696			322,933	124,664,659	
		261,200	281,421	271,002	7,115	3,030	36.0°			26,262	1,626,293	
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U. S. GUARANTER Co., f.	1903	250,000	565.276	355,903	209,373	151,743	169,599	32,158	75,916	123,075	30,520,036	
Edw. Rawlings, Pres., D. J. Tompkins, Sec.	2 10 10 10 10	250,000	532,780	335,619	186,812	94,358	100.00	27,461	55,55	8 8 8 8 8	26,121,606	
	8 8	250,000	508,600	327,439	181,240	82,049	122,708	22,553	55,39	156,25	23,201,030	
	0,89 8,89 8,89 8,89 8,89 8,89 8,89 8,89	250,000	453.034	200 200 200 200 200 200 200 200 200 200	147,407	8,037 1,637	100,490 22,490	10,845	56,175	84,019 02,436	22,800,002	
	1897	250,000	40,832	329,901	10,931	106,046	119,611	25,321	6,163	100,484	17,066,740	
	968	250,000	425,104	339,306	8,78	119,678	133,208	35,734	8	111,639	17,423,075	
	2 % 2 %	25.00	350.20	313,533	57.54 45.54	8,0 10,0 178,0 178,0	20.50 20.50 20.60	16,915	41,559 41,559	25.05	16,574,440	
Western Transfer of District Williams					4	9000		2	, ,			
James N. Boyd, Pres., L. D. Aylett, Sec.	2 8 2 8	20°,00°,00°,00°,00°,00°,00°,00°,00°,00°,	1,107,075	1,103,059	138,537	12,133	25 · · · · · · · · · · · · · · · · · · ·		27,655	65,517		
* Business of five and one-half months	e and o	sc-half mon	the.	‡ Accide	Accident, plate glass and steam boiler risks	us and steam	a boiler risks.					

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Amount of Insurance in Force Dec. 31.	49-	* 50,000 240,958 806,325	573.665 392,381 375,863	433,546 339,965
Total Expendi- tures.	284,006 202,433 157,451 145,074 124,036 92,336 78,039 78,039 78,039 78,039 78,039 78,039 78,039 78,039 78,039 78,039 78,039 78,039	13.50	\$48.84 \$10.82 \$2.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$6.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.06 \$4.0	27,781 26,327 618,144 517,621 376,781 876,781
Actual Expenses of Man- agement (Includ'g Taxes).	**************************************	7.504	28,106 17,337 15,047	26.93 44.85 86.93 76.93 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76.95 76 76 76 76 76 76 76 76 76 76 76 76 76
Total Payments to Policy- holders.	8 84 9 8	2, 28 1,699	15.038 13.901 13.901	14,573 13,863 3,677,820 6,512,373 6,314,869 6,34,526 6,147,470
Total Income,	\$ 504.25 504.25 507.666 311.516 241.516 241.938 210.893 210.893 21.53.09 21.699 91.699 91.699	13,481	45.83.33.35.45. 25.83.33.35.45.	% % % % % % % % % % % % % % % % % % %
Total Premium Receipts.	33,75 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05 20,05	မှန့်	66,017 36,115 34,14	20, 20, 20, 20, 20, 20, 20, 20, 20, 20,
Net Surplus Over Capital and Liabilities.	\$ 1,499,979 1,499,979 903,800 903,800 147,774 147,774 187,806 187,806 188,680 189,680 190,990	113,500	\$ 28 8 8 9 8 4 5 \$ 50 5 2 2 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	6,735 3,710 306,673 295,521 143,769 121,747 98,445
Liabilities (Including Capital).	\$25,85,565 20,090,904 1,346,771 1,024,831 1,023,832 1,023,832 1,026,898 1,026,898 1,035,841 1,015,841 1,015,841	109,243  28,584 29,141	2 7.7.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.	63.546 62,316 62,316 1,123,984 1,300,700 502,740 1,007,751
Total Assets.	3,997,845 3,978,945 2,526,577 1,784,566 1,500,677 1,401,757 1,401,757 1,315,113 1,315,113 1,315,113	222,743  35,707 35,204	ដូមីខ្មុខខ្មុខខ្មុខ ខ ដូទ្ធ	4,020,107 1,430,657 1,535,921 6,65,509 1,139,499 8,5,920
Capital.	2,000,000 2,000,000 1,000,000 1,000,000 1,000,000 1,000,000	100,000 35,400	8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	9,8,8 90,000,1 90,000,000,1 90,000,000,000,000,000,000,000,000,000,
Year Ending December 31.	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	999 889 889 889 889	5 9 9 9 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	
NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Investment Insurance Companies.  BOND AND MORTGAGE GUARANTEE CO	IMPROVEMENT LOAN AND TRUST CO	Leve Stock.  Crawfordsville, Ind.  A. F. Ramsey, Pres., Zack. Mahorney, Sec.	LAWYEES MORTGAGE INUEANCE CO

ents sold	1897 1896 1895 1895	300,000 300,000 300,000 385,150	897,312 751,527 661,984 338,096	816,361 693,101 608,218 386,126	80,951 58,426 53,766 51,970	9,778 5,536 1,007	138,662 81,613 32,818 3,705	86,969 44,582 611,594	40,221 28,611 16,825 8,054	127,190 73,193 98,419 8,654	
LLOYDS PLATE GLASS INSURANCE Co., D	2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.	25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25,500 25	769,090 2,564,651 2,736,123 664,681 664,138 664,318 663,782 67,578	521.34 501.527 513.139 514.728 524.538 663.724 663.724 663.339	247,756 166,356 136,036 114,539 197,539 176,759 176,759	24444445466 244444464666 244466666666666	462,689 459,485 449,045 457,078 452,913 416,030 419,091 418,816 499,160	138,613 150,091 197,879 221,181 217,972 143,330 124,725 157,010 144,420	23, 608 225, 274 225, 274 225, 316 225, 316 227, 316 227, 316 227, 316 227, 316 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227, 327 227	413,221 402,015 405,326 474,336 461,631 461,631 376,453 379,798	17,541,596 17,059,914 18,327,590 19,846,531 26,813,475 16,434,140 16,494,140 14,927,057
METROPOLITAN PLATE GLASS AND CASUALTY CO., P. 47 Cedar St., New York. E. H. Winslow, Pres., S. Wm. Burton, Sec.	2000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20 20 20 20 20 20 20 20 20 20 20 20 20 2	583,630 579,641 5535,014 467,166 1497,003 1512,863 1521,863 1449,906 1449,906	399,199 374,593 253,458 241,791 239,121 249,740 233,592 248,878	25,522 27,523 27,523 22,375 22,375 22,375 22,375 22,375 22,375 22,375 22,375 22,375 22,375 23,375 23,375 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24,575 24	24.0.5% 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.37 25.0.3	361.45 339.65 339.65 379.65 379.95 36.65 36.65 36.65 36.65 36.65	116,041 120,276 121,478 137,556 110,532 85,769 110,532 102,391 90,054	139,041 171,784 101,734 1153,839 117,539 117,539 117,194 118,171 118,171 118,171	335,08a 408,707 313,26a 310,089 250,241 250,341 231,846	13,702,345 11,087,579 11,189,643 11,187,515 12,221,268 10,573,575 9,559,595 9,525,533
NEW JERSEY PLATE GLASS, D. 271 Market St., Newark, N. J. S. C. Hoagland, Pres., H. C. Hedden, Sec.	00000000000000000000000000000000000000	100 100 100 100 100 100 100 100 100 100	269,058 231,324 206,285 176,274 177,205 167,470 143,759	187.56 176.569 176.563 157.986 149.981 139.881 139.881 137.58	## ## ## ## ## ## ## ## ## ## ## ## ##	26.25.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 19.1.5.1 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NEW YORE PLATE GLASS, P. 24 Pine St., New York. Max Danziger, Pres., Major A. White, Sec	55558888888888 565588888888888	000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000	603.894 545.731 996.510 396.053 37.955 311.823 373.710	372,616 245,203 245,203 228,503 217,762 218,042 210,044	231,278 199,880 199,414 158,474 170,193 147,131 94,889		473.175 444.557 23.594 24.494 24.494 25.395 24.494 25.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 26.395 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* Written, b Interest paid to satigness of mortgages	to assign	Hees of more		i Includes	i Includes glass on hand		includes \$100,000 new capital	oo new ca	apital.	Latino	

MISCELLANEOUS COMPANIES-Continues.

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Amount of Insurance in Force Dec. 31.	\$ 1,328,573 1,328,573 1,328,573 1,328,573 1,328,573 1,000,000 1,000,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000	407,581,838 387,437,628 383,600,950 393,438,144 393,428,534 280,000,096 285,000,096 285,519,189 244,868,481			d 11,864,498
Total Expendi- tures.	** F. 84 % 94.8 98.8 9.8 9.8 9.8 9.8 9.8 9.8 9.8 9.8	1,313,143 1,227,905 1,165,115 1,132,851 1,012,590 866,676 874,332 923,304		28,227 101	
Actual Expenses of Man- agement (Includ'g Taxes).	8 6 5 5 6 8 8 6 5 6 6 6 6 6 6 6 6 6 6 6	6109598 (1059740 (1059740 (1059740 (1059740) (1059740) (1059740) (1059740) (1059740) (1059740) (1059740)		22,22 IOI	::
Total Payments to Policy- holders.	8. 17. 17. 17. 17. 17. 17. 17. 17. 17. 17	721.721 1.601 1.601 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.605 1.60	•	::	
Total Income.	**************************************	1,464,314 1,371,705 1,285,679 1,126,531 1,126,531 1,056,676 935,676 935,676 935,778 975,380 1,008,146		39,029 189	::
Total Premium Receipts.	8,64,45,45,65,65,65,65,65,65,65,65,65,65,65,65,65	1,304,854 1,124,011 1,148,040 1,148,040 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,300 1,010,		8	74.856
Net Surplus Over Capital and Liabilities.	\$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 50.00 \$ 5	777,879 741.958 650,128 651,741 546,474 550,337 447,100 316,354 233,370	17.607	30,909 89	
Liabilities (Including Capital).	\$ 11.5.787 11.5.787 11.6.899 11.6.899 11.9.795 11.9.795 11.9.795	2,404.287 2,308.334 2,190.598 2,079.286 2,016.590 1,704.187 1,704.187 1,779.916 1,779.916	245,351	200,000 11,000	::
Total Assets.	\$ 195,624 182,841 172,824 153,031 100,337 150,337 150,317	3,122,165 3,109,591 2,800,726 2,501,027 2,330,594 2,330,594 2,330,694 2,109,097 2,119,097 1,105,097 1,105,097 1,105,097	656'898	230,909 11,089	
Capital.	\$ 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000,000 000 000,000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000 000	50000000000000000000000000000000000000	76,500	300,002 11,000	
Year ending December 31.	22 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	99999999999999999999999999999999999999	1903	1903	1903
NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Plate Glass—Cont.  186 S. Fourth St., Philadelphia, Pa	Steem Boiler.  SURANCE CO., 8 D	Bridgeport Land and Title Co Bridgeport, Com Crange Merwin, Pres., Ernest P. Lyon, Sec.	BUFFALO ABSTRACT AND TITLE Co., tf	CALIFORNIA TITLE INSURANCE AND TRUST CO., San Francisco, Cal

CONVEYANCERS TITLE INSURANCE CO	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	44 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	510,740 554,420 391,363 391,363 290,869 246,320 246,330 247,44 248,718	465.577 481,000 385,000 300,000 250,000	45, 163 66,036 86,036 86,036 86,036 86,036 86,036	121.1 198 199.0 19.0 19.0 19.0 19.0 19.0 19.0 19.	7,1971 8,11975 1,1876 1,1875 1,1875 1,1875 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1,1975 1	£	8 8 8 8 9 4 8 4 4 8 8 8 8 8 8 4 8 8 8 8 8 8 8 8 8	244449444 5246521444	4 826,200 4 81,112,400 4 871,000 6 3,376,830 6 9,68,136 6 1,707,49 6 1,707,49 6 1,707,49 6 1,709,800
DISTRICT TITLE INSURANCE Co., tf	1903	150,000	175,157 168,843	157,022	18,136	28,287	22,741 17,559		9,239	18,526	: : : : : :
INTEGRITY TITLE INSURANCE TRUST AND SAFE DEPOSIT Co., tf	66 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	500,000 500,000 400,000 375,000 375,000	3,874,848 3,697,577 2,949,414 2,510,645 2,186,835	3,256,341 3,172,285 2,642,386 2,335,645 1,989,676 1,620,000	605,507 525,292 307,028 175,000						
Kentucky Title Co., tf, Louisville, Ky1874. E. L. Swearingen, Pres., J. M. Morris, Soc.	665 698 888 888 888 888 888 888 888 888 888	200,000 200,000 200,000 200,000 200,000 200,000 200,000 200,000 200,000 200,000 200,000 200,000 200,000 200,000	311, 200 284, 040 298, 279 276, 801 253, 178 257, 178 257, 178 257, 178	246.001 223.641 241,635 237,333 238,363 238,495 288,963	76,018 66,398 56,399 56,643 98,873 19,873 11,517	30,372 24,054 25,152 21,263 17,758 13,605 18,477	55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55.55 55	862	48.83.488 5.03.488 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03.63 5.03 5.03 5.03 5.03 5.03 5.03 5.03 5.03 5.03 5.03 5.03 5.03	55,245 50,010 47,021 10,321 41,108 41,108 41,101	d 2,473,131 d 2,672,036 d 2,809,820 d 2,045,287 1,808,731 1,749,006
LAWYERS TITLE INSURANCE CO., td	1903 1903 1904 1899 1899 1899 1899 1899	3,500,000 3,500,000 1,000,000 1,000,000 1,000,000 1,000,000	9,087,799 9,305,074 5,645,912 1,804,572 1,130,714 1,710,659 1,682,647 1,677,551 1,660,173	4,428,352 4,645,780 4,093,437 1,095,473 1,028,820 1,024,771 1,024,771 1,024,538 1,024,538	4,659,447 4,659,447 1,534,475 78,099 7011,747 7011,898 684,075 657,876 653,013 616,656	823,431 318,744 486,186 441,123 16,243 425,844 397,774 385,848 381,650	1,264,368 1,047,36 800,390 567,800 530,833 530,833 645,006 465,181 396,808	19,776 9,490 5,886 2,977 6,130 455 1,511 7,453	749,851 609,207 834,315 931,934 381,938 396,533 95,533 95,533	1,110,627 738,697 630,142 846,911 443,496 443,496 846,433 396,956 396,956	
§ Includes inspection.		- Impairment.	ent.	₫ Amou	d Amount written.		i Includes glass on hand.	on hand.			

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NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS,	Year ending December 31.	Capital.	Total Amets.	Liabilities (Including Capital).	Net Surplus Over Cepital and Liabilities.	Total Premium Receipts.	Total Income.	Total Payments to Policy- holders.	Actual Expenses of Man- agement (Includ'g Taxes).	Total Expenditures.	Amount of Insurance in Force Dec. 31.
LOUISVILLE TITLE INSURANCE CO., 11.  LOUISVILLE TITLE INSURANCE CO., 11.  LOUISVILLE TITLE INSURANCE CO., 11.  Geo. A. Newman, Pres., C. M. Philips, Sec.	90 1909 1901	\$ 157,150 157,215	\$ 168,443 179,699	\$ 166,778 173,743	45 1,665 5,956	10,548	23.409	•	\$ 19,743	\$ 27,800 3,122	\$ 1,158,462 266,702
MASSACHUSETTS TITLE INSURANCE CO., tl	5 5 9 9 9 8 8 8 8 9 9 9 9 9 9 9 9 9 9 9	000 000 000 000 000 000 000 000 000 00	541,481 371,641 340,573 340,573 36,966	565,852 363,924 311,571 339,452 337,274	37.697 37.697 37.697 8.121 9.692 1693	7,115 9,636 9,636 1,471 1,593 1,588 1,583 1,583	60,000 76,350 76,835 76,835 74,06 74,06 74,06	25.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00 W 80.00	36,565 87,478 16,310 16,310 19,62 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20,83 20	131.804 87.748 28.318 16,505 82,060 90,060	
MINNESOTA TITLE INSURANCE AND TRUST Co., tf., Oneida Building, Minneapolis, Minn1896, Joseph U. Barnes, Pres., Wm. S. Jenkins, Sec.	\$ 25 \$ 5 \$ 5 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	300,000 300,000 300,000 220,000 221,850 221,850 221,850 221,850	315,005 317,923 321,225 516,146 483,133 223,622 220,813	318,153 313,460 311,008 311,008 495,401 495,449 221,850 100,150	1,217 11,217 1,788 1,788 1,613	15,971 26,136 26,865 15,162 14,015 6,110 6,110	37,211 35,033 47,049 41,061 19,866 23,866 23,866	24 4 15 26 2 28 28 28 28 28 28 28 28 28 28 28 28 28	90000000000000000000000000000000000000	848 48.88.85 848 64.88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88.85 88 88 86 86 86 86 86 86 86 86 86 86 86	25,800,791 26,767,205 24,658,455 24,359,005
POTTER TITLE INSURANCE AND TRUST Co., td Bakewell Building, Pittsburg, Pa1902. John E., Potter, Pres., R. C. Weigel, Sec.	##### £ <b>2</b>	416,025 487,250 414,700 200,000 155,560	475.311 475.311 487.479 228,348	485,544 485,544 219,767	1,935 1,935 8,581	9.989. 7.421. 8.34.	17,441	95 02 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03 95 03		28 8 4 26 9 4 2 6 9 6	4.311,085 22,443,960 23,475,910
REAL ESTATE TITLE Co., tl, Trenton, N. J1888. H. H. Hamill, Pres., A. F. Skirn, Sec.	5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	. 82 . 82 82 82 82 82 82 82 82 82 82 82 82 82	13. 13. 19. 19. 19. 19. 19. 19. 19. 19. 19. 19	132,003 65,336 64,038 64,403	3,827 3,827 4,839 4,613 3,867 1,833	14,805			19,726 10,900 10,900 8,404 7,440	19,726 11,055 8,404 7,440	

1898   150,000   225,107   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503   150,503		\$3,846 \$0,072 \$3,546 -57,137	8		3		74.74	
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1901. 1902 1,000,000 1,591,535 1901. 1902 1,000,000 1,569,605 1001 1,000,000 1,569,605		% 586 82,856 	172,776 11,317 9,874	200,523 175,472	E.C.	129,864 105,597	157,364	14,098,737
actions:		585,172 557,170 495,696	123,928 100,105	203,450 174,216	583	147.469	184,831 148,052 13,872	
UNITED STATES TITLE GUARANTY AND INDEM- 1903 645,460 598,823 474,570 1902 468,700 598,823 484,379 1902 Geo. J. Grossman, Pres., Gerald J. Barry, Sec.	8,823 484,379	114,444		1,392	::	6,753	6,753	• •
WESTCHESTER AND BRONX TITLE AND MORTGAGE 1993         1993         590,000         781,148         507,946           GUARANTY Co., c tl, m.g.         1992         58,391         58,391         58,391           White Plains, N. Y.         1993         56,391         58,391         58,391           J. M. Walnwright, Pres., J. Crawf d Stevens, Soc.         56,391         58,391         58,391	8,391 58,391	373,208				::		
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* Includes \$134,86 borrowed money. 

‡ Formerly the Rochester Title Insurance Co. — Impairment. 

a Merger of Title Insurance Co. of Brooklyn and Peoples Guaranty and Includes \$1000 borrowed money repaid. 

c Commenced business Dec. 31. 1902. 

d Amount written.

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NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Total Assets.	Liabilities.	Surplus.	Total Premium Receipts.	Total Income.	Total Payments to Policy- holders.	Actual Expenses of Man- agement (Includ'g Taxes).	Total Expenditures.	Amount of Insurance Written.	Amount of Insurance in Force Dec. 31.
BANKERS MUTUAL CASUALIT, Day, C. CASUALIT, Day, C. CASUALIT, Day, T. C. CASUALIT, Day, T. C. Sounds, Pres., A. E. Spalding, Sec.	1903 1901 1900 1800 1800 1800	86,274 100,420 108,916 80,989 102,517	80,241 80,425 84,027 82,027	8 35,459 35,179 128,491 5,962 20,962	37,035 19,250 27,542 35,107	8 04 55 44 54 55 55 55 55 55 55 55 55 55 55	9.299 11,580 10,634 50,459 15,7459	25,256 21,358 21,567 21,587 21,587 21,587	20.947 33.937 33.937 42.938 42.938 42.938 43.438	4,660,750 6,052,450 6,065,700 5,607,325	\$ 11,590,362 6,436,512 7,909,243 8,090,336
Liability.  So State St., Boston. W. C. Lovering, Pres., S. A. Williams, Sec.	\$ 55 55 55 55 55 55 55 55 55 55 55 55 55	28,539 476,300 476,300 388,557 390,727	25,000 25,000 240,004 265,445 196,131 218,536	210,855 210,855 186,830 210,855 192,427	\$30,189 330,189 330,187 330,187 261.249 273.821	34,267 34,267 34,267 34,267 34,267 34,267 34,267	143, 619 143, 619 143, 619 173, 619 178, 619 178, 776	14. 8. 8. 8. 8. 8. 8. 8. 8. 8. 8. 8. 8. 8.		3,049,950 9,140,850 94,846,300	102,758,500 105,412,750 102,758,500 94,414,600 92,935,488
	88 88 88 88 88 89 89 89 84	343,468 286,960 245,775 187,591 166,891	179,282 135,300 126,262 107,514 94,684 81,961	164,186 151,666 119,512 80,077 72,207 65,654	234.335 192,856 176,477 151,037 133,652 114,868	248,000 200,696 184,703 157,127 138,452 120,240	26 26 26 26 26 26 26 26 26 26 26 26 26 2	68.44.46.0 68.64.4.60.0 68.60.1.0.45.0 68.60.1.0.45.0	197,888 18,00,00 18,00,00 10,00,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 10,00 1	88,394,956 73,477,460 70,450,800 60,393,600 53,901,120 50,622,120	86,902,956 73,324,906 69,682,409 59,216,120 59,102,120
MASSACHUSETTS STREET RAILWAY ACCIDENT AS- SOCIATION, 14 Kilby St., Boston, Mass1898. P. F. Suliivan, Pres., Robert S. Goff, Sec.	8 8 8 8 8 8	418,485 488,184 481,936	203,103 231,310 221,162	215,382 256,872 260,774	241,199 231,716 277,498	254,789 246,767 290,661	223,333 167,892 124,453	103,028 88.339 59.739	326,361 256,231 184,251	450,000 650,000 550,000	450,000 650,000 550,000
NEBRASKA MUTUAL BOND COMPANY Omaha, Neb. A. A. Allschuler, Pres., G. V. Green, Sec.	1903	13.500	1,500	12,000	20,000	6,302	2,389	6,000 2,000	4.479	458,500	485,900
Live Stock Company.  HOPE LIVE STOCK MUTUAL BENEFIT ASSOCIATION,  I s. 74 Weybosset St., Providence, R. I1899.  Wm. E. Tefft, Pres., Gains W. Hubbard, Sec.	1903 1903 1901	1,287	150	1,333	9.771 9.484 10,414	17,050	4.125 2,801 3,355	10,411	16,849	91,303	110,185
UNITED RETAIL GROCERS' ASSOCIATION OF BROOKLYN (Mutual Benefit Horse Fund) 379 Fulton S., Brooklyn, N. Y	1903 1903	1,130			1,189 1,245	1,203	88	<b>\$\$</b> .	1,324 1,032	2,200 4,640	19,724

Shirth O.  H. W. Hildebran, Pres. Heary Writts, Sec. 1902 5795 770 4.02 70 100 100 100 100 100 100 100 100 100	Vents, Sec.		8	4.253	7 G	200	2,4	100	9 6	57.5	040,457	
First, Sec.   1991   3500   570   3.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7.05   7	Ventz, Sec.	_								5	200	_
1909   3.750   100   3.355   5.440   5.451   5.750   1.051   5.750   1.051   5.750   1.051   5.750   1.051   5.750   1.051   5.750   1.051   5.750   1.051   5.750   1.051   5.750   1.051   5.750   1.051   5.750   1.051   5.750   1.051   5.750   1.051   5.750   1.051   5.750   1.051   5.750   1.051   5.750   1.051   5.750   1.051   5.750   1.051   5.750   1.051   5.750   1.051   5.750   1.051   5.750   1.051   5.750   1.051   5.750   1.051   5.750   1.051   5.750   1.051   5.750   1.051   5.750   1.051   5.750   1.051   5.750   1.051   5.750   1.051   5.750   1.051   5.750   1.051   5.750   1.051   5.750   1.051   5.750   1.051   5.750   1.051   5.750   5.750   1.051   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750   5.750		_	200	3.036	7.065	800	3.084	2.046	7.022	108	900.90	-
1869   3775   470   3499   4774   4300   1654   3613   5775   4775   4700   1654   3613   5775   4700   1654   3775   4700   1654   3775   4700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1700   1	7691 7681 7681 7681 7681 7681 7681 7681 768		150	3,355	5.499	6,541	3,362	82	7,154	90,436	454.959	-
1895   3774   410   3,544   4515   5,326   1,105   4,071   4,325   1,105   4,071   4,325   1,105   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4,071   4	9681 1897 1898 1898 1898		·R	2,990	4,282	5,430	3,143	2,832	5.975	47,378	381,836	-
SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1902  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO., 1903  SURANCE CO.,	7681 9681 7681 7681		8	3,646	3,737	4,200	20.	100,	4,925	35.974	359,516	
SURANCE CO.   1909   3.477   4.290   4.536   1.103   3.776   4.295   1.103   3.776   5.390   1.103   3.776   5.390   1.103   3.776   5.390   1.103   3.776   5.390   1.103   3.776   5.390   1.103   3.776   5.390   1.103   3.776   5.390   1.103   3.776   5.390   1.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   6.104   3.289   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104   3.104	1805 1805 1805 1981		\$	3.330	4,619	5,3%	1,166	6,070	3,845	48,270	348,024	_
Sec. 1993 a.674 1.322 a.568 a.561 1.776 1.114 a.286 61.344	2001 2001		250	2,937	4,050	5,320	2,051	196,0	ν. 8	48,333	335,700	_
Sec. 1993 a 564 1 1322 a 568 2 591 776 1 111 1 2489 6 1534			<del>1</del> 8	3,057	4 a 5 6 a	4 & 8 & 8 &	1,113	4 d	4 & 8 & 7 &	119,952	275,374 279,041	
Sec. 1884 1.27	00 8027			5	909	, 6	Y		4 8 7			
Sec. 1990 1.600 1.199	TANK TANK		1,325	3.5	2,050	3, 4	200	1111	2 20	61.364	61.364	_
1500   1,503   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005	Sec.	_	1.103	407	2.213	2,24,5	1.245	I.o.I	2.286	58.162	18.162	
1899   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035   1,035	į		9001	9	2,105	S S S	į	1,151	1.726	53,177	53.177	
1865   1,957   651   1.267   1.381   1.452   655   653   1.338   40.557   1.381   1.452   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.591   1.	0681		950	8	1,870	1.877	803	8	1,418	84.0	40,225	_
1867   1,783   698   1,083   1,391   1,391   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394   1,394	1898			1.267	1,381	1,452	655	683	1,338	40,567	40.567	
1866   1010   547   552   877   188   448   649   93.372     2.   1.   1.   1.   1.   1.   1.   1.	1897		869	1,083	1,301	1,301	336	720	1,057	31,428	31,428	
1895	1896		202	g,	817	817	182	85,4	<b>9</b>	93.372	14,750	
Sec.   1903   4-357   791   3-466   1.58a   1.777   549   1.1315   1.984   334,000     Conn 1886.   1902   4-344   794   3-549   1.657   1.884   5.55   1.179   1.734   334,000     Conn 1886.   1902   4-344   3-389   3-349   3-349   3-349   3-349   3-349     1896   4-012   1.435   3-389   3-359   3-779   3-349   3-349   3-349     1896   4-012   1.435   3-395   3-359   3-779   3-349   3-349   3-349     1896   3-479   1.589   3-395   3-379   3-379   3-379     1896   3-479   1.589   3-395   3-379   3-379   3-389     1896   3-479   1.589   3-395   3-379   3-379     1897   1.599   1.549   3-395   3-379   3-399   3-399     1897   1.599   1.549   3-399   3-379   3-399     1897   1.599   1.549   3-344   3-399   3-399     1898   1.309   1.549   3-399   1.549   3-399     1899   1.5699   1.449   1.538   1.549   1.549   1.549     1899   1.5699   1.449   1.538   1.549   1.549     1899   1.5699   1.344   1.559   1.5699   1.4490   1.549     1899   1.599   1.599   1.599   1.599   1.599   1.4490     1899   1.599   1.599   1.599   1.599   1.599     1899   1.599   1.599   1.599   1.599   1.599     1899   1.599   1.599   1.599   1.599   1.599     1899   1.599   1.599   1.599   1.599   1.599     1899   1.599   1.599   1.599   1.599   1.599     1899   1.599   1.599   1.599   1.599   1.599     1899   1.599   1.599   1.599   1.599   1.599     1899   1.599   1.599   1.599   1.599   1.599     1899   1.599   1.599   1.599   1.599   1.599     1899   1.599   1.599   1.599   1.599   1.599     1899   1.599   1.599   1.599   1.599   1.599     1899   1.599   1.599   1.599   1.599   1.599     1.599   1.599   1.599   1.599   1.599     1899   1.599   1.599   1.599   1.599   1.599     1899   1.599   1.599   1.599   1.599   1.599     1899   1.599   1.599   1.599   1.599   1.599     1899   1.599   1.599   1.599   1.599   1.599     1899   1.599   1.599   1.599   1.599   1.599     1899   1.599   1.599   1.599   1.599   1.599     1899   1.599   1.599   1.599   1.599     1899   1.599   1.599   1.599     1899   1.599   1.599   1.599     1899			141	:	ğ	ğ	:	163	163	9.515	5,010	
Conn. Sec. 1992 4439	wormone and a		100	4,6	9	-	,	A T DEF	. 96.			
son, Sec.         1901         4,354         884         3,370         1,877         2,002         744         1,135         1,998         371,000           1890         4,156         1,264         1,264         1,264         1,265         2,440         51,966         3,740         1,998         371,000           1897         1,375         1,375         1,375         2,440         1,775         2,440         1,775         2,440         1,775         2,450         1,500         2,440         1,775         2,450         1,775         2,450         1,500         2,440         1,775         2,450         1,775         2,450         1,775         2,450         1,775         2,450         1,775         2,450         1,775         2,450         1,775         2,450         1,775         2,450         1,775         2,450         1,775         2,450         1,775         2,450         1,775         2,450         1,775         2,450         1,775         2,450         1,775         2,450         1,775         2,450         1,775         2,450         1,775         2,450         1,775         1,775         1,775         1,775         1,775         1,775         1,775         1,775         1,775         1,775	Conn. 1886.		Ę,	3,40	1.617	1.824	25.	170	1,734	334,000	332,000	
1900   4-350   1,054   3,186   3,140   3,378   3,474   1,754   3,450   3,440   459,000     1896   4,013   1,359   3,892   3,559   3,777   855   1,773   3,618   579,000     1896   3,474   1,589   1,877   3,030   3,340   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3,130   3	son. Sec.		8	25.5	1.877	2002	3	1,351	1.008	371,000	371,000	_
1899   4,151   1,259   2,892   2,788   8,44   1,785   2,689   5551,000     1897   1,315   2,397   2,855   2,778   8,45   1,785   2,845     1897   1,315   2,397   2,845   3,397   3,197   3,195   3,197     1895   3,426   1,559   1,887   3,197   3,397   3,197   3,197   3,197     1895   3,426   1,559   1,887   3,197   3,397   3,197   3,197   3,197     1895   3,426   1,559   1,887   3,197   3,297   3,1187   3,197   3,197     1896   1,551   1,545   22,144   22,833   6,654   11,833   15,470   8,118     1896   1,502   1,442   1,538   1,532   1,589   1,540   1,531   1,470   1,471   1,770     1897   1,569   1,593   1,587   1,589   1,590   1,400   1,442   1,751     1896   1,593   1,764   1,753   1,589   1,400   1,400   1,442   1,751     1896   1,593   1,769   1,769   1,477   1,372   1,400   1,400     1896   1,587   1,693   1,769   1,477   1,373   1,475   1,400     1896   1,587   1,693   1,769   1,477   1,373   1,475   1,400     1896   1,587   1,693   1,477   1,373   1,475   1,400     1896   1,587   1,693   1,477   1,373   1,475   1,400     1896   1,587   1,693   1,477   1,373   1,475   1,400     1896   1,587   1,693   1,477   1,373   1,475   1,400     1896   1,373   1,475   1,400   1,400     1896   1,373   1,475   1,400   1,475   1,400     1896   1,373   1,475   1,400   1,475   1,400     1896   1,373   1,475   1,400   1,475   1,400     1896   1,373   1,475   1,400   1,475   1,400     1896   1,373   1,475   1,400   1,475   1,400     1896   1,375   1,400   1,475   1,400     1896   1,375   1,400   1,475   1,400     1896   1,375   1,400   1,400   1,400     1896   1,375   1,400   1,400     1896   1,375   1,400   1,400     1896   1,375   1,400   1,400     1896   1,375   1,400   1,400     1896   1,375   1,400   1,400     1896   1,375   1,400   1,400     1896   1,375   1,400   1,400     1896   1,375   1,400   1,400     1896   1,375   1,400   1,400     1896   1,375   1,400   1,400     1896   1,375   1,400   1,400     1896   1,375   1,400   1,400     1896   1,375   1,400   1,400     1896   1,375   1,400   1,400     1896   1,375		_	1,064	3,186	2,140	2,330	74.	1,526	2,240	459,000	455,000	_
1898   4,012   1,315   2,567   2,775   3,595   1,775   3,595   3,775   3,595   3,775   3,595   3,595   3,795   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595   3,595	66g1 —	_	1,259	2,892	2,528	2,768	844	\$ 1,785	9,629	551,000	551,000	_
1896   3.647   3.833   1.4436   a.335   a.4436   a.335   a.4436   a.345   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456   a.3456	8681		1,315	2,697	2,569	2,797	855	\$ 1,763	2,6I8	279,000	579,000	
1895   3445   1.589   2.056   3.145   3.351     9.2,099   3.130   775,000   1894   3.098   1.587   1.587   3.098   3.270     9.2,099   3.130   775,000   1894   3.098   1.587   1.587   3.098   3.270   9.2,099   9.2,199   3.051   775,000   3.098   1.587   1.587   3.098   3.270   1.587   3.098   1.587   4.770   3.598   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098   4.098			1,438	2,395	2,815	3,030	:	9 2,845	2,845	042,000	000	
1993 31,714 11,933 19,781 23,599 34,419 7,273 (11.84 19,147 5,331,600 5, 24,419 7,273 (11.84 19,147 5,331,600 5, 24,419 7,273 (11.84 19,147 5,331,600 5, 24,419 7,273 (11.84 19,147 5,331,600 5, 24,419 7,273 (11.84 19,147 5,331,600 5, 24,419 7,273 (11.84 19,147 5,331,600 5, 24,419 7,273 (11.84 19,147 5,331,600 5, 24,419 7,273 (11.84 19,147 5,331,600 5, 24,419 7,231 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232 1,232	0681		1,589	2,058	3,145	3,351	:	000,0	3,130	88	23,000	
## 1973   1974   1973   1974   23,599   24,419   7,273   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147   19,147	2661		1,599	1,02/	900	3.309		100	2 2	715,000	701.000	
1 b			3	Ì	5			2	601			
	p p	_	11,933	19.781	23.509	24.419	7,273	\$11,874	19,147	5,231,600	5,182,400	
. 1901 22,002 10,014 12,588 19,222 19,897 5,951 \$10,0410 10,301 4,178 500 4,178 10,000 15,690 15,690 17,730 5,951 \$10,410 11,472 13,657,000 3,360 15,690 15,690 17,730 5,297 14,701 3,657,000 3,367 16,697 10,607 7,139 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,699 15,	1877.		IOI,II	15,426	22,144	22,893	6,664	\$11,823	18,487	4,770,800	4,708,300	
1900   18,836   8,957   9,921   17,090   17,550   5,367   9,9404   14,731   3,657,000   3,008   1699   15,699   15,699   15,699   15,699   15,699   15,699   15,699   15,699   15,737   15,699   15,699   15,737   13,884   14,000   15,737   13,884   14,731   13,884   17,731   13,884   14,000   18,004   14,785   19,699   14,785   19,699   14,785   19,699   14,785   19,699   14,785   19,699   14,785   19,699   14,785   19,699   14,785   19,699   14,785   19,699   14,785   19,699   14,785   19,699   14,785   19,699   15,737   13,888   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188   13,188	ane. Sec.		10,014	12,588	19,222	19,897	5,951	Oro, 4ro	10,301	4,112,500	4,178,900	
1500   15,009   15,009   15,109   10,409   4,910   9,950   14,420   3,334,000   3,335   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,000   15,			8,957	120,0	17,090	17,530	2,267	\$ 9.40 <del>4</del>	14,731	3,657,000	3,008,800	
1950   15,002   7,454   5,544   15,753   3,282   9,552   12,804   3,003   4,005   15,004   3,003   4,005   15,004   3,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,004   15,	6681		8,174	7,525	15,899	16,409	4,919	05.50	24.42	3.384,000	3,336,600	
1997 10,007 7,139 3,344 14,031 44,000 9,033 3,3450 3,7451 16,000 3,0451 18,7451 16,46,000 19,303 3,7451 16,46,000 19,303 3,7451 16,46,000 18,0451 18,7451 16,46,000 18,0451 18,7451 16,46,000 14,7451 16,46,000 14,7451 16,46,000 14,7451 16,46,000 14,7451 16,46,000 14,7451 16,46,000 14,7451 16,46,000 14,7451 16,46,000 14,7451 16,46,000 14,7451 16,46,000 14,7451 16,46,000 14,7451 16,46,461 16,46,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,461 16,	2001		\$4.5	5.548	15,023	15.575	3.282	9,582	12,804	3,028,400	2,923,800	
1895 18,721 7,695 11,222 15,315 5,648 8,024 13,188 3,833,075 2,433 15,457 13 8,024 13,188 3,833,075 2,433 15,457 13 8,024 13,188 3,833,075 2,433 15,457 13,188 1,1873 3,211,900 2,243 15,878 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,226 1,2	1897		7,139	S S	13.854	14,031	9	6,033	13.05.05.05.05.05.05.05.05.05.05.05.05.05.	2,705,800	2,717,200	
1594   15,875   6,398   9,477   12,880   13,457   13   \$7,169   11,276   2,1245   2,1245   1,1276   1,1276   2,1245   2,1245   1,1276   1,1276   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245   2,1245	3081		1.5	900	10,200	10,303	3	200	12/2	200		_
FERS MUTUAL 1903 598 423 175 981 984 846 380 1,226	7681		6,308	0.477	1 I	13.457	3 5	2,10	11,272	2,211,000	2,243,800	
TERS MUTUAL 1993 598 423 175 961 984 840 380 1,220			}				, ,			1	İ	
rge R. Mande,	EKS MUTUAL 1887.		423	175	186	8,5	2 5	8,8	1, 2, 0, 2, 0, 0,			
	rge R. Mande,		:	:	1/6.	2001	+	}	î ÷	•		

* Includes premium notes. † Includes \$15,189 guarantee fund. ‡ Gross.

s. § Includes inspection of steam boilers. a Business confined chiefly to insurance on mill property.

## Exhibit of Premiums Received, Losses Paid and Insurance in Force of Miscellaneous Companies Doing More than One Class of Business.

ÆTNA INDEMNITY COMPANY, HARTFORD, CONN.

CLASS OF BUSINESS.	Year.	Premiums Received.	Losses Paid.	Losses Paid to Premiums,	Insurance in Force,
Burglary	1903	\$ 45,995	\$ 9,326	% 20.3	\$
Fidelity	1903	178,337	21,213	11.0	
racity	1903	149,124	29,159	19.5	35.047.713
ĺ	1901	109,406	13,967	12.7	35,047,713 25,389,793
	1900	76,065	15,462	20.3	10,033,240
	1899 1898	68,462 55,689	9,936 1,204	14.5 2.1	12,807,98 9,058,608
	1897	4,866	1,204		961,410
Plate Glass	1903	70,187	25,581	36.4	
	1902	52,605	18,038	34-3	2,024,948
	1901	49,221	20.428	41.5	1,832,100
	1900	44,110	23,182	52.5 47.6	1,801,024
	1899 1898	32.777 10,851	15,615 2,458	22.6	1,560,961 577,662
	1897	753	2,430		28,406
Totals	1903	294,429	56,120	19.1	
	1902	201,729	47,197	23.4	37,072,661
	1901	158,627	24,306	21.7	27,221,899
!	1900	120,175	38,644	32.2	17,834,273
	1899 1898	101,239 66,540	25,551 3,662	25 2 5.5	14,368,949 9,636,270
	1897	5,619	3,002	3.3	989,816
Health	1900 1899 1898 1897 1896 1895 1894 1903 1902 1901 1900 1899	1,072,446 852,852 670,609 604,929 448,479 285,327 153,372 132,757 101,291 78,389 59,641 20,555 1,188,478	433,296 304,025 257,535 270,746 170,619 113,920 66,753 55,806 51,450 39,106 22,288 764 210,319 5,004	43.6 36.9 38.4 44.7 38.0 39.9 43.5 42.0 51.8 49.9 37.3 3.7	*159,089,120 *134,757,470 108,958,620 100,187,170 78,104,350 56,573,850 29,772,550
Totals	-	236,578		1	
4 Viii3	1903 1902	2,836,801 1,756,621	958,241 690,119	33.1 39.3	
	1901	1,329,977	584,864	43.9	
	1900	1,132,087	455,584	40.2	
	1899	873,407	304,789	34.9	<u> </u>
American Fideli	TY COM	IPANY, MONT	PELIER.		
Accident	1903	4,94I	818	16.5	
Fidelity and SuretyLiability	1903	4,941 8,296			
Totals	1903	311	818	6.0	
	1903	13,548	010	1 0.0	
CASUALTY COMPAN	Y OF A	MERICA, NEW	YORK.		
Accident	1903	*35,131	411		<b></b>
Employers Liability	1903	117,233	411 1,611		
Health Plate Glass	1903		••••	••••	•••••
Steam Boiler	1903	7,495 20,169	36	••••	
Totals	1903	180,028	2,058		
		insurance.			

CENTRAL.	ACCIDENT	INSURANCE	COMPANY.	PITTSBURG.	PA.

CLASS OF BUSINESS.	Year.	Premiums Received.	Losses Paid.	Losses Paid to Premiums.	Insurance in Force.
		\$	\$	%	S
Accident	1903	300,265	105,062	35.0	103,698,000
	1902	256,472	90,804		75,528,886
	1901	200,257	56,508	35.4 28.2	62,098,800
	1000	169,873	52,211	30.7	50,613,460
	1899	128,223	31,973	24.9	44,773,880
	1898	96,254	23,444	24.3	34,670,750
	1897	62,704	12,725	20.3	25,747,750
	1896	38,295	4,090	10.7	15,437,920
	1895	12,884	365	2.8	6,659,500
Health	1903	46,402	19,068	41.1	106,611
	1902	38,144	15,370	40.3	76,323
	1901	25,174	8,531	33.9	30,885
	1900	5,150	237	4.6	15,210
Plate Glass	1903	66,655	25,063	37.6	
	1902	58,210	22,328	38.3	(*)
	1901	49,568	20,400	41.2	(*)
	1900	35,072	16,278	46.4	(°)
	1899	31,426	13,474	42.9	(*)
	1898	24,616	8,530	34.6	(*)
	1897	20,433	2,549	12.5	
	1896	4,719	896	19.0	(*)
	1895	1,198	53	4-4	<b>!</b>
Totals	1903	413,322	149,193	36.1	103,804,611
-	1902	352,827	128,501	36.4	75,605,209
	1901	274,999	85,439	31.1	62,120,685
	1900	210,095	68,726	32.7	50,628,670
	1899	159,649	45,447	28.5	44,773,880
	1898	120,870	31,974	26.4	34,670,750
	1897	83.137	15,275	18.4	25,747,750
	1896	43,013	4,986	11.6	15,437,920
	1895	14,082	418	1 2.9	6,659,500

### EMPLOYERS LIABILITY ASSURANCE CORPORATION (LTd.), LONDON. United States Office, Boston.

Onited 5	unies On	ice, Doston.			
Accident	1903	237,070	121,022	51.1	1
Accident		217,249		41.6	48,881,038
	1902 1901	176,280	90,244	41.7	36,815,480
			73,436 65,681		
	1900 1899	147.597		44.5	30,290,120
		130,711	120,564	92.2	26,341,728
	1898	147,287	87,669	59.5 <b>62.1</b>	27,982,715
	1897	162,699	101,057		28,883,900
	1896	226,163	159,007	70.3	36,904,907
	1895	216,535	113,994	52.6	39,329,771
Health	1903	27,870	11,340	40.7	
	1902	17.793	10,111	56.8	4,003,461
	IQOI	8,961	3,562	39.8	2,545,380
	1900	3,494	209	5.9	1,217,490
Employers Liability	1903	1,915,226	925,110	48.3	1
	1902	1,663,513	851,529	51.2	
	1901	1,368,192	684,230	50.0	280,574,055
	1900	1,220,491	658,623	53.9	252,131,525
	1899	1,001,620	604,004	55.4	211,822,785
	1898	041.628	534,425	56.7	183,504.594
	1897	868,924	507,280	58.4	181,052,813
	1896	790,892	478,517	60 5	175,318,996
	1895	728,673	493,090	67.7	164,442,489
Fidelity	1903	57,660	13,270	23.0	
	1902	51,505	15,564	30.2	11,588,627
	1901	46,495	34,346	73.9	10,702,875
	1900	22,066	9,973	45.2	5,222,600
·	1899	22,815	3,041	13.3	4,768,503
	1898	25,582	11,380	44.7	5,554,870
	1897	26,382	12,322	46.7	5,938,920
	1896	26,127	5,716	21 9	5,594,279
	1895	22,053	1,132	5.1	5,551,340
	53	,-33		]	3,35-,345

^{*} The company makes no valuation on its plate glass business.

### EMPLOYERS LIABILITY ASSURANCE CORPORATION-Continued.

CLASS OF BUSINESS.	Year.	Premiums Received.	Losses Paid.	Losses Paid to Premiums.	Insurance in Force.
Totals	1903 1902 1901 1900 1899 1898 1897 1896 1895	\$ 2,237,826 1,950,060 1,599,928 1,393,647 1,245,146 1,114,497 1,058,003 1,043,182 697,251	\$ 1,070,742 967,448 795,575 734,487 727,009 633,474 620,659 643,240 668,216	% 47.5 49.6 48.8 51.0 58.4 56.8 58.1 61.7 87.2	\$30,637,790 288,861,735 242,933,016 217,042,179 215,875,633 217,818,200 209,324,120

### FIDELITY AND CASUALTY COMPANY, NEW YORK.

Accident	1903	1,286,286	434,066	33.7	465,602,03
	1902	11,461,847	\$512,114	35.I	1431,964,78
	1901	11,191,117	495,929	41.6	368,133,49
	1900	1,113,283	1402,483	36.I	1 300,133,49
	1899	1,122,906	407,934	36.3	\$317,844,04 308,651,30
	1898	934,660	376,554	40.3	
	1897	852,192	431,885	50.7	285,402,32
	1896	. 857,994	388,158	30.7	273,307,61
	1895	829,288		45.2 38.6	224,194,86
	1894	753,995	320,542 372,637	49.4	209,455,73 161,206,26
Health	1903	446,352	189,653	42.5	27,017,28
Employers Liability	1903	1,903,007	849,783	44.6	222,829,00
	1902	1,791,563	809,651	50.8	215,382,83
	1901	1,473,986	766,403	52.0	201,006,00
	1900	1,377,230	673,628	48.9	188,164,33
	1899	1,423,915	712,606	50.2	180,451,66
	1898	1,424,085	677,046	47.5	180,403,33
	1897	1,184,967	616,103	52.0	170,775.50
	1806	200 780	529,589	53.4	136,029,00
	1805	880,525	433,007	49.2	120,394,40
	1894	852,712	322,196	37.7	101,541,30
idelity	1903	291,710	64,042	21.Q	64,360,12
	1902	284,580	45,267	15.9	63,284,00
	1901	254,978	29,239	11.5	60,100,08
	1900	290,885	29,751	10.2	65,462,10
	1899 1898	169,023	10,189	6.2	46,137,80
	18 <u>9</u> 8	167,780	33.707	20.1	40,890,48
	1897	227,686	26,680	11.7	40,937,22
	1896	229,495	44,157	18.4	41,918,10
	1895	228,534	38,075	16.7	39,446,41
	1894	214,510	53,138	24.8	39,284,52
Burglary	1903	415,312	164,517	39.6	67,986,44
	1902	385,825	105,761	27.4	59,288,33
	1901	338,909	119,439	35.2	48,983,64
	1900	297,419	109,874	33.9	40,523,56
	1899	250,466	78,005	31.2	32,654,61
	1898	219,914	79,881	36.3	26,502,77
	1897	178,119	34,020	19.1	27-553-57
	1896	77,312	21,618	<b>28</b> .o	13.797.50
	1895	75,019	6,742	8.9	11,073,37
	1894	48,361	5,930	12.3	7.399.75
Plate Glass	1903	270,893	83,008	30.6	11,374,68
	1902	255,913	75,344	29.4	10,477,08
	1901	238,350	90,730	29.4 38.1	9,655.78
	1900	213,805	95,239	44-5	9,261,91
	1899	195,711	80,389	41.0	8,832,31
	1898	204,070	70,895	34-7	8,993.55
1	1897	240,430	61,250	25.5	9,838,59
	1896	249,039	02,557	37.1	9,769,79
	1895	262,352	81,317	31.0	9,827,36
	1894	280,733	80,416	28.6	9,627,59
i			1		עני/יוד ן

[‡] Includes health insurance.

### FIDELITY AND CASUALTY COMPANY-Continued.

CLASS OF BUSINESS.	Year.	Premiums Received.	Losses Paid.	Losses Paid to Premiums.	Insurance in Force.
Steam Boiler	1903 1902 1901	\$ 335,502 309,808 271,176	\$ 28,689 46,189 28,897	% 8.5 14.9 10.6	\$ 138,027,047 129,121,769 115,982,986
	1900 1899 1898 1897 1896 1895	279,880 269,793 258,837 260,851 248,024 225,240	56,854 42,621 36,921 30,334 27,293 30,970	20.3 15.8 14.3 11.6 11.0 13.8	110,702,003 108,371,575 105,086,378 99,145,659 87,735,260 79,725,309
Totals	1894 1903 1902 1901 1900 1899 1898 1897	233,641 4,949,061 4,489,536 3,768,516 3,572,502 3,431,814 3,209,346 2,944,245	37,213 1,813,758 1,594,327 1,530,637 1,367,828 1,331,744 1,275,004 1,200,281	36.6 35.5 40.5 46.7 38.8 39.8 40.8	74,308,208 997,196,626 909,518,867 804,471,898 731,957,97 685,099,369 647,278,856 621,558,156
	1896 1895 1894	2,652,053 2,500,958 2,383,951	1,103,373 910,653 871,532	41.5 36.4 36.6	513,444,553 469,922,600 393,331,655

### Frankfort Marine, Accident and Plate Glass Insurance Company. United States Office, New York.

		····	<del></del>		<del></del>
Accident	1903	34,355	20,819	60.6	9,908,950
	1902	45,084	23,423	51.9	12,953,900
	1901	115,093	97,474	84.6	14,841,400
	1000	165,766	110,337	67.3	18,507,500
	1899	98,943	74,744	75.5	15,577,700
	1898	84,004	38,269	45.5	10,897,000
	1897	67,405	40,416	59.9	5,529,000
	1896	9,981	3,426	34.3	4,095,250
Employers Liability	1903	1,028,918	617,919	60.1	64,705,000
	1902	959,124	558,004	58.2	63,695,000
	1901	763,403	382,673	50.1	67,542,000
	1000	683,811	392,976	57-4	62,625,000
	1899	604,490	285,582	47.2	58,342,000
	1898	424,572	161,124	38.0	50,007,000
	1897	200,374	38,293	19.1	30,160,000
	1896	25,094	3,890	15.5	5,595,963
Plate Glass	1902	8,990	27,969	311.1	
	1901	76,897	35,256	45.8	3,592,875
	1900 1899 1898	49.379	24,425	49.5	2,833,008
	1899	24,313	18,503	76.I	2,280,548
	1898	16,369	11,081	67.7	1,760,007
	1897	16,978	4,445	26.2	1,399,385
	1896	5,374	827	15.4	446,095
Totals	1903	1,063,273	638,738	60.1	74,613,950
	1902	₫ 1,028,380	\$631,378	61.4	76,648,900
	1901	1,007,962	599,097	59.5	86,276,136
	1900	900,956	527.739	58.7	83,965,508
	1899	727.746	378,829	52.0	76,200,248
	1898	524,945	210,474	40.I	62,664,007
	1897	284,757	83,154	29.2	37,088,385
	1896	40,449	8,143	20.1	10,137,308
•	,				•

### GENERAL ACCIDENT ASSURANCE CORPORATION OF PERTH.

United States Office, Philadelphia.								
Accident	1903 1902 1901 1900	178,214 178,260 169,219 156,212	\$60,448 \$90,901 \$50,277 61,171 46,781	33-9 51.0 29-7 39-2 38.2	\$ 56,634,717 \$ 82,847,491 \$ 56,281,875 \$ 38,327,325			

### GENERAL ACCIDENT ASSURANCE CORPORATION OF PRRTH-Continued.

CLASS OF BUSINESS.	Year,	Premiums Received.	Losses Paid,	Losses Paid to Premiums.	Insurance in Force.
		\$	\$	%	\$
Employers Liability	1903	174,984	45,37I	25.9	•••••
• •	1902	201,282	43,446	21.6	19,420,000
	1901	57,390	3,049	5.3	7,342,000
	1900	454	903	183.0	110,000
	1899	347	•••••		40,000
Burglary	1903	36,638	9,487	25.9	
	1902		6,945	23.5	3,452,122
	1901	29,573 28,908	19,100	23.5 66.1	3,454,939
	1900	35,210	13,952	39.6	4,327,094
ŀ	1899	14,327	1,490	10.4	1,742,519
Totals.	1903	389,786	115,306	29.6	
	1902	409,115	141,292	34-5	79,506,839
	1901	256,057	72,426	28.3	93,644,421
	1900	191,876	76,026	39.6	60,628,969
	1899	137,124	48,271	35.2	40,109,84

### LONDON GUARANTEE AND ACCIDENT COMPANY (LTD.). United States Office, Chicago.

	-6	0		
				15,117,650
				15,831,000
1901				13,856,900
1900				14,069,300
1899			50.3	16,034,100
1898				14,815,700
1897	151,290			15,698,650
	136,515	73.749		14,346,350
1895	I25,474		54.3	13,829,700
1894	108,307	61,077	56.4	······
1903	1,033,820.	506,290	49.0	86,027,500
	959,112	498,294	51.9	84,075,000
	817,173	425,345	52.0	79,942,500
	739,279	319,359	43.2	77,127,500
	640,099	285,084	44.6	63,185,000
		289,093	49.8	58,850,000
1897	559,580	261,352	46.7	61,452,500
1896	470,395	154,370	32.8	48,500,000
1895	381,362	84,750	22.2	54,862,700
1894	275,383	49,427	17.9	
1901		644		
1900				
1899				
1898	2,946	128	4.3	255,000
1897	6,180	244		1,026,600
1896	8,790	100	Ĭ.ī	1,498,850
1895	10,369			1,578,200
1894	10,456	466	4-4	
1903	1,194,992	608,187	50.0	101,145,150
1902	1,116,005			99,906,000
	979,749	502,763		93,799,400
1900	911,052	401,606		91,096,800
	812,723	372,075	45.8	79,219,100
	740,179		49.8	73,920,700
1897	717,051	337,697	47.1	78,177,750
1896	615,700	228,219		64,345,200
T805	517,205	152,861		60,270,600
1804			-5-5	46,886,150
	1902 1901 1899 1896 1897 1896 1896 1896 1896 1897 1896 1897 1896 1895 1894 1902 1902 1900 1899 1899 1899	1902 156,893 1901 162,575 1900 171,773 1899 172,624 1898 157,032 1896 136,515 1895 125,474 1894 108,367 1902 1,033,820 1902 959,112 1901 817,173 1900 739,279 1898 580,201 1896 580,201 1896 470,395 1896 275,383 1901 1902 1898 2,946 1897 6,180 1896 8,790 1896 1896 1896 1896 1896 1896 1,369 1896 1,369 1896 1,369 1896 1,369 1896 1,369 1896 1,369 1896 1,369 1896 1,369 1896 1,369 1896 1,369 1896 1,369 1896 1,369 1896 1,369 1896 1,369 1896 1,369 1897 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,116,005 1901 1,	1902         156,893         68,223           1901         162,575         76,773           1900         171,773         91,282           1899         172,624         86,939           1898         157,032         79,420           1896         136,515         73,749           1895         125,474         68,111           1894         108,367         61,077           1902         959,112         498,294           1901         817,173         425,345           1900         739,279         319,359           1898         580,201         289,093           1896         470,395         154,370           1896         470,395         154,370           1894         275,383         49,427           1901	1902         156,893         68,223         43.5           1901         162,575         76,773         47.2           1900         171,773         91,282         53.2           1899         172,624         86,939         50.3           1898         157,032         79,420         50.6           1897         151,290         76,101         50.3           1896         136,515         73,749         54.0           1895         125,474         68,111         54.3           1896         10,33,820         506,290         49.0           1902         959,112         498,294         51.9           1901         817,173         425,345         52.0           1896         580,201         249,093         49.8           1896         580,201         289,093         49.8           1896         580,201         289,093         49.8           1896         580,201         289,093         49.8           1896         470,395         154,370         32.2           1896         470,395         154,370         32.2           1896         375,383         49,427         17.9

### MARYLAND CASUALTY COMPANY, BALTIMORE.

1898   ‡22,686   4,368   19.3   5,892,59
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^{*} Includes all lines.

[‡] Includes health insurance.

### MARYLAND CASUALTY COMPANY-Continued.

	i	<del></del>		<del></del>	
CLASS OF BUSINESS.	Year.	Premiums Received.	Losses Paid,	Losses Paid to Premiums,	Insurance in Force.
Health	1903 1902 1901	\$ 27,877 33,288 14,187 2,167	\$ 19,383 15,926 3,402 339	% 69.5 47.8 24.0 15.6	\$ 4,589,073 8,680,775 4,652,750 723,350
Employers Liability	1903 1902 1901 1900 1899 1898	1,352,893 1,440,868 1,255,782 1,103,998 937,559 132,775	667,653 704,016 585,523 325,121 112,511 4,913	49-4 48.9 46.6 29 5 12.0 3-7	57,942,750 60,965,333 62,188,666 60,792,666 56,732,500 13,452,500
Burglary	1903 1908	58,777 5,860	7,492 170	12.7 2.9	11,710,767 2,251,640
Plate Glass	1903 1902 1901 1900 1899 1898	105,849 110,163 102,703 69,515 21,846 2,903	46,446 49,689 59,870 28,410 5,778 409	43-9 45.1 58.3 40.9 26.4 14.1	1,817,512 • 1,842,763 1,666,033 1,498,995 529,438 198,068
Steam Boiler	1903 1902 1901 1900 1899 1898	115,625 101,981 78,282 67,577 73,460 4,210	7,530 15,656 5,334 14,131 1,061	6.5 15.4 6.8 20.9 1.4	38,042,117 36,483,383 33,266,683 30,330,300 19,178,567 2,746,500
Automatic Sprinkler	1903 1902 1901 1900 1899 1898	54,916 54,232 39,818 28,408 16,706 1,498	11,865 10,365 21,476 3,425 1,735	21.6 19.1 53.9 12.1 10.4	4,781,449 4,539,822 3,846,900 2,731,250 1,042,800 275,300
Totals	1898 1800 1800 1901 1903	1,952,469 1,954,639 1,679,037 1,447,419 1,166,259 164,072	895,351 886,415 770,999 450,031 167,600 9,690	45-9 45-4 45-9 31.1 14-4 5-9	158,109,577 154,383,399 142,934,582 125,978,861 98,403,155 22,564,918
NEW AMSTERDAM CA	1	<u></u> .		26.7	<u> </u>
Accident	1903 1902 1901 1900 1899	103,083 66,540 58,116 59,128 20,427	27,486 29,999 22,891 20 319 3,772	45.1 39.4 34.3 18.5	34,774,425 27,189,050 22,075,950 7,338,250
Employers Liability	1903 1901 1900 1899	331,085 318,429 239,895 223,446 59,214	167,428 141,569 105,529 62,447 9,665	50.6 44.4 44.0 27.9 16.3	58,010,000 30,869,66 <del>9</del> 21,535,383 7,439,500
Plate Glass	1903	6, <i>7</i> 53	287	4.2	
Burglary	1903 1902 1901 1900 1899	82,168 71,192 51,129 61,587 31,737	23,012 16,844 39,676 29,501 7,324	28.0 23.7 77.6 47.9 23.1	8,507,78 <b>8</b> 5,898,689 7,716,641 3,708,466
Totals	1903 1902 1901 1909	523,088 456,161 349,140 344,161 111,374	218,214 188,412 168,096 112,268 20,761	41.7 41.3 48.1 32.6 18.6	101,292,213 63,957,406 51,327,974 18,486,216

### OCEAN ACCIDENT AND GUARANTEE CORPORATION.

United State	сь Ошке,	New IOIE.		<del></del>	<del></del>
CLASS OF BUSINESS.	Year.	Premiums Received.	Losses Paid.	Losses Paid to Premiums.	Insurance in Force.
		\$	s	%	\$
Accident	1903	100,966	48,307	47.8	
	1902	81,436	24,429	30.0	15,200,200
	1901	49,973	11,066	22.I	7,218,600
·	1900 1899	16,630 107	<i>7</i> 34	4-4	4,509,375 23,000
Employers Liability	1903	949,903	462,238	48.6	
· ·	1902	1,000,697	417,618	41.5	58,208,664
	1901	656,196	167,466	25.5	56,839,600
	1900 1899	222,454 6,888	30,040	13.5	31,134.757 815,080
Credit	1903	392,640	136,377	34-7	
	1902	295,665	110,756	37-5	4,689,000
	1901	250,811	73,648	29.4	4,262,000
	1900 1899	190,656 171,432	32,404 25,421	17.0 14.8	3,363,000
Burglary	1903	90,187	61,264	67.9	
	1902	91,443	31,704	34-7	21,895,53
	1901	82,922	32,332	39.0 18.5	13,451,763
	1900	32,979	6,102	l	4,111,326
Steam Boiler	1903	40,575	25,199	62.I	0- 0
	1902	34,147	11,734	34-4	11,089,800
	1901	21,803 7,4 <del>23</del>	192 23	.9	836,750 465,000
	1899	,,,	-3		5,000
Totals	1903	1,574,271	733.387	46.6	9
	1902 1901	1,503,389 1,061,705	596,241 284,704	39.7 26.8	111,083,197 82,608,722
	1900	470,140	69,302	14.7	43,583,460
	1899	178,427	25,421	14.2	3,937,080
PACIFIC SURETY	Compan	y, San Fran	CISCO.	<del></del>	<del></del>
Accident	1897	61	3.562	•	<b></b>
	1896	4,286	6,301		•••••
	1895	7,173	4,768		•• ••••
Fidelity	1903	77,904	9,056	11.6	20,939,606 15,886,779
	1902	66,006	7,923 8,201	12.0	15,880,779
	1901	51,879 40,970	1,483	15.8 3.6	16,739,790
	1899	28,256	3,231	11.4	7,045,698
	1898	24,576	5,963	24.3	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
	1897	25,584	2,954	11.5	
	1896 1895	26,055 23,733	3,445 6,827	13.2 28.8	
Plate Glass	1903	38,950	15,018	38.5	1,591,265
	1902	32,941	13,699 8,714	41.6	1,465,997
	1001	29,408	8,714	ag.6	1,202,630
	1900	3,717	1,596	42.9	190,147
	1899 1898	1,151 626	368 176	32.0 28.1	72,790
	1897	797		28.9	
	1806	710	230 86	12.1	
	1895	76	•••••	••••	
Steam Boiler	1901	1,969			1,348,000
	1900	5,958	851	14.3	1,345,000
	1800	3,701		1	

1,348,000 1,251,000

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4,019 3,521 1,223

### PACIFIC SURETY COMPANY-Continued.

CLASS OF BUSINESS.	Year,	Premiums Received.	Losses Paid.	Losses Paid to Premiums.	Insurance in Force.
		\$	\$	%	\$
Totals	1903	116,854	24,073	20.6	22,530,87
	1902	98,947	21,622	21.6	17,352,07
	1901	83,256	16,915	20.3	17,932.42
	1900	83,256 50,645	3,930	7.7	12,347,80
i	1899	33,198	3,599	10.9	8,369,42
	1898 1897	29,282	6,139	21.0	
	1897	30,460	6,746	22.2	
	1896	34,472	19,831	57.5	
	1895	32,195	1,613	5.0	

### PENNSYLVANIA CASUALTY COMPANY, SCRANTON.

Accident		-0 6	l		9,988,600
Accident	1903	38,630	12,034	31.1	
	1902	33,480	10,264	30.6	7,679,250
	1901	20,780	6,889	33.1	6,889,350
	1900	8,351	1,758	21.0	3,280,700
	1899	501	•••••		380,400
Health	1903	23,201	17,095	73-7	(*)
	1902	23,344	17,683	75.7	(*)
	1901	18,469	10,847	58.7	
	1900	5,740	2,357	41.0	26,800
Employers Liability	1903	16,768	d 7,431	d 44.6	1,400,000
• • • • • • • • • • • • • • • • • • • •	1902	12,381	6 22,715	c 183.4	1,270,000
	IgoI	19,294	14,348	74.3	å 1,342,500
	1900	53 765	28,118	52.3	1,225,000
	1899	1,477			265,000
Plate Glass	1903	2,891	1,120	38.7	
	1902	2,947	639	21.7	
1	1901	798	33	4.1	•••••
Steam Boiler	1903	6,365			2,008,500
	1902	6,469	500	2.7	2,100,400
	1001	4,366		1	1,440,500
	1000	i,622			525,500
	1899	213	•••••		
Elevator	1903	2,496	268	10.7	805,000
	1902	2,765	234	8.4	575,000
Totals	1903	90,352	37,948	42.0	15,102,100
	1902	81,386	52,035	63.9	11,624,650
	1901	a 65,122	\$32,709	50.2	10,022,250
	1000	69,479	32,234	46.4	5,058,000
	1899	2,191	35,234	40.4	645,400

### PHILADELPHIA CASUALTY COMPANY, PHILADELPHIA.

Accident	1903	62,141	10,740	17.3 18.3	
•	1902	41,053	7,739		17,349,949
	1901	26,332	4,526 568	17.2	12,436,418
	1900	7,277	568	7.8	4,973,525
Health	1903	29,726	17,330	58.3 42 5	
	1902	25,015	10,637	42 5	6,383,915
	1901	12,295	10,637 4,666	37.9	6,383,915 3 191,875
Employers Liability	1903	84,648	18,049	21.3	
	1902	22,799	1,007		
	1901		560	4-4 5-9	2,413,500
`	1900	9,425 2,776	21	· <b>7</b>	951,500

^{*}Weekly indemnity. ‡ Includes \$591 combination accident and illness. α Includes \$393 combination accident and illness, and \$1020 elevator. δ Includes \$350,000 elevator. δ Includes \$25,042 paid for street railway claims, which department was discontinued June, 1901; employers liability losses in 1902, \$1773; ratio to premiums, 14.3 per cent. α Includes \$3000, the final claim pending in the street railway department.

### PHILADELPHIA CASUALTY COMPANY-Continued.

CLASS OF BUSINESS.	Year.	Premiums Received.	Losses Paid,	Losses Paid to Premiums.	Insurance in Force,
		s	8	%	\$
Credit	1903 19 <b>02</b>	116,047 34,138	35.507	30.6	1,990,350
Plate Glass	1903	47.398	17,511	36.9	
	1902 1901	18,146	5,35I	29.5 18.5	
	1900	7,072 75	1,307	10.5	
Steam Boiler	1903	9,134			
·	1902 1901	3,400 2,419	103	3.0	2,030,000 813,100
	1900	733			305,500
Totals	1903	349,094	99.137	28.4	
·	1902 1901	144,552 57,544	24,837	17.2	27,754,214 18,854,893
	1900	57,544 10,862	589	5-4	6,230,525
STANDARD LIFE AND ACCID	BNT IN	SURANCE CO	mpany, De	TROIT.	
Accident	1903	781,614	357.721	45.8	196,952,770
	1902	701,261	344,184	49.I	92,845,600
	1901	704,419 679,417	294,454 313,372	41.7 46.1	86,983,479 86,141,150
	1899	*630,271	* 299,234	47-4	83,809,000
	1898	609,406	336,217	55.1	77,099,13
	1897 1896	621,803 633,238	319,869 320,170	51.4 50.5	79.857,300 77,576,200
	1895	626,860	301,915	48.I	78,946,190
Health	1903 1902	86,113 76,803	35,186	40.8 55.2	5,700,000 4,769,400
	1901	75,054	42,433 37,633	50.1	4,720,400
	1899	53,579 21,735	22,808 3,815	42.5 17.6	3,059,550
Employers Liability	1903	645,265	277,175	42.9	69,230,000
•	1902	547,783	209,271	38.2	56,527,500
	1901 1900	465,249	183,591	39.0	51,695,000
	1899	445,660 379,786	192,607	43.2 52.7	47,452,000
	1898	377.775	204,293	54.0	45,440,000
	1897 1896	334.767	205,663	61.4	38,425,000
	1895	338,4 <b>8</b> 7 315,5 <b>3</b> 2	203,726 150,350	60.2 47.6	38,632,500 42,008,500
Totals	1903	1,512,992	670,086	44-3	201,882,770
	1902 1901	1,325,848 1,244,722	595,888 515,678	45.0 41.4	154,142,500 143,398,875
	1900	1,178,667	528,788	44.9	136,652,700
	1899	1,010,057	499,388	49 4	129,634,000
	1898 1897	987,182 956,570	540,510	54·7 54·9	122,539,133
	1896	971,725	525,532 523,895		116,208,700
	1895	942,392	452,265	53.9 48 o	120,954,690
Travelers Insur	ANCE C	ompany, Ha	RTFORD.		
Accident	1903	2,373,094	945,514	39.8	<u> </u>
	1902	2,259,481	1,029,909	45.6	302,045.545 287,110,874
	1901	2,234,501	1.025,576	45.9	287,110,874
	1900	2,143,508 *2,101,836	998,746 965,525	46.6 45.9	281,849,854 *272,673,784
	1898	2,109,435	1,019,005	48.3	274,981,609
	1897	2,234,980	1,119,766	50.0	279,679,073
	1896	2,281,789	1,080,812	47-4	289,448,097
1	1895	2,140 186	919,602	43.7	286,552,216

^{*} Includes health insurance.

### TRAVELERS INSURANCE COMPANY-Continued.

CLASS OF BUSINESS.	Year.	Premiums Received.	Losses Paid.	Losses Paid to Premiums.	Insurance in Force.
Health		\$	\$	%	\$
neum	1903 1902	196,255 120,952	68,624 56,122	- 35.0	
	1901	102,999		46.4 49.1	6,401,657 5,127,709
	1900	67.639	51,501 18,879	27.9	139,130
Employers Lizbility	1903 1902	2,519,969 1,961,636	621,312	24.7	
	1902	1,460,585	527,487 465,056	26.9 31.8	171,608,333 125,973,333
	1900	1.243.045	361,571	29.I	106,443,833
	1899	965,121	262,452	27.2	94,263,393
	1898	874,961	238,402	27.3	89,939,393 79,295,060
	1897 1896	733,473 539, 128	262,141 293,121	35.7 54.4	64,765,560
	1895	503,541	322,685	64.ī	57,425,060
Totals	1903	5,089,317	1,635,451	. 32.1	
	1902	4,342,069 3,798,085	1,613.517	37.2	480,055,535
	1901	3,455,093	1,542,133	40.6 39.9	418,211,916 388,432,817
	1899	3,066,957	1,227,977	40.0	368,237,577
	1898	2,984,396	1,257,467	42.1	364,921,002
	1897	2,968,453	1,381,907	46.5	359.174.733
	1896 1895	2,820,917 2,643,727	I,373.937 I,242,287	48.7 47.0	354,213,657 343,9 <b>7</b> 7,2 <b>7</b> 6
		10.00	1 ,	1 4	010/3///
United States Ca	SUALTY	Company, N	EW YORK.		
Accident	1903	469,201	139,748	29.8	-6000
	1902 1901	430,822 402,717	151,976	35.3 32.1	268,075,788 287,319,550
	1900	407,748	135,600	33.2	172,599,900
	1899	371,921	117,011	31.5	156,198,700
	1898	368,018	126,772	34-4	145,634,680
•	1897 1896	366,507	154,123	42.0	152,737,550
	1895	364,120 266,872	74,300	49.4 27.8	145,258,524 152,572,415
Health	1903	85,654	19,670	23.0	
Employers Liability	1903	444,929	234,278	52,6	
	1902	417,864	183,102	43.8 48.6	65,575,500
	1901	373.412	181,570		66,781,500
	1900 1800	349,084 302,321	148,429	42.5 40.9	60,875,000 52,135,000
	1898	302,534	113,169	37.4	47,045,000
	1897	282,244	70.835	25.0	45,730,000
	1896 1895	157,923 53,996	35,517	22.2 12.4	29,618,002 11,602,501
Burglary	1897 1896	27,542	15,465 2,114	7.7	15,007,000 11,424,714
Steam Boiler	1903	39.523	2,647	6.7	
	1902	39,133	308	8.	
	1901	39,316	1,375	35	13,883,000
	1900	34,410	1,036	3.0 48.3	11,829,500
ì	1899 1898	27,510 26,294	13,301		10.302,500 8,710,750
	1807	17.353	3	47.9	7.457.750
	1897 1896 1895	10,995	200 1,000	1.8 14.5	4,235,200
Automatie Sprinkler	1903	24,960	5.727	23.0	,,,,,,
•	1902	22,691	10,968	48.3	1,991,535
	1901	18,677	1 -4,704		1,730,335
	1900 1899	18,540	f -3.709	1 ::::	1,576,115
	1898	18,140 19,457	15,200	83.8 76.5	1,416,075
	1897	21,909		18.0	1,522,250
	1896	15,765	3.933 908	5.7	1,640,500
	1895	5,029	62	1.2	731,500

[†] Losses paid in 1899 recovered, causing minus.

### · United States Casualty Company—Continued.

CLASS OF BUSINESS.	Year.	Premiums Received.	Losses Paid.	Losses Paid to Premiums.	Insurance in Force.
Totals	1903 1902 1901 1900 1899 1898 1897 1896	1,064,268 910,510 834,122 809,702 719,892 716,303 688,013 576,345 332,802	402,071 346,354 307,477 281,356 269,118 267,440 244,358 218,765 82,082	37.8 38.0 36.8 34.7 37.4 37.3 35.5 24.7	350,649,823 369,714,385 246,880,515 220,052,275 203,103,355 207,447,550 192,176,940 167,883,716

### United States Fidelity and Guaranty Company, Baltimore.

Fidelity	1993	1,507,675	574,104	38.1 36.2	380,765,682
	1902	1,258,419	455,394	36.2	329,369,213
	1901	1,099,053	201,136	18.3	326,659,171
	1900	767,222	188,415	24.5	253,959,209
	1899	564,249	60,148	11.0	180,136,534
	18 <b>9</b> 8	327,970	30,522	9.0	124,664,659
	1898 1897	75,810	1,544	2.0	25,746,775
	1896	3,029		••••	1,626,293
Burgiary	1903	329,148	114,155	34.7	41,257,959
	1902	257.494	70,891	27.5	31,016,434
	1901	126,331	36,579	29.0	16,247.704
	1900	9,587	25	••••	16,247.704 2,388,648
Totals	1903	1,836,823	688,250	37.5	422,023,641
1	1902	1,515,913	526,286	34.7	360,385,647
	1901	1,225,384	237,714	19.4	342,906,875
	1900	776,800	188,440	24.2	256,347,875

# MISCELLANEOUS INSURANCE BY STATES, CLASSIFIED.

The following tables show the premiums received and losses incurred in 1903 in the States named by the various miscellaneous insurance companies, each class of business being classified separately.

8	·						
NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Incurred.	lo oita M essoal to tamimar T	NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Incurred.	Matio of Losses to Co. Losses to Co. Tremiums
ALABAKA. Accident		•	8 ^t	ALABAMA—Cont.	*	•	86
Etna Life, Hartford Fidelity and Casualty, New York Frankfort Marine, Accident and P. G., Frankf't.		18,986 7,080 149	FS 55 55	City Trust, Safe Deposit and Surey, Phila Fidelity and Casualty, New York Guarantee Co. of North America, Montreal	139 1,006 3,835	9, 2, 05,24,	. 23.58
Maryland Casualty, Baltimore		7,682	14.6 6.8	Totals	4,469	5,417	121.2
Pennsylvania Casualty, Stranton Preferred Accident, New York Standard Life and Accident, Deroit Travelers, Hardrond United States Casualty, New York	4,11,24,25,25,25,25,25,25,25,25,25,25,25,25,25,	20,545 20,138 20,138 20,645 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20,045 20	344 <u>7</u> 48 64666	Astra Life, Hartford Fidelity and Casualty, New York Maryland Casualty, Baltimore, Pennsylvania Casualty, Scranton	2,131 8,821 417 1,596	8,163 377 449	82.88 8.84.4.4
Totals Burglary.	24	790,097	48.9	Traveler Life and Accident, Detroit Traveler Hartford United States Casualty, New York	1,528	21.2 140	380 4.4
Maryland Casualty, Inew York. Maryland Casualty, Baltimore. Ocean Accident and Guarantee London.	32.2	\$ : :	<b>:</b>	Totals	16,377	7,529	45.9
U. S. Fidelity and Guaranty, Baltimore		627	17.6	Fidelity and Casualty, New York		1,889	89
Totals Credit.		<b>8</b>	<b>7.</b>	Lloyds Plate Glass, New York Maryland Casualty, Baltimore		18 23	22 8:4:
American Credit Indemnity, New York Ocean Accident and Guarantee, London	9,500 8,782	3,345 2,019	88.23 2.4.	Metropolitan Plate Glass, New York New York Plate Glass, New York Permentancia Casualty	1,158 1,234 1,534	<u> </u>	855.3 8.5.3
Totals Employers Liability.		5,364	40.4	Totals	8,079	2,726	8.7
Etna Life, Hartford Fidelity and Casualty, New York. Frankfort Marine, Accident and P. G., Frankfor London Guarantee and Accident London	17,440 18,717 18,17	400 Edf Edf	8888 4464	Steam Boiler. Fidelity and Casualty, New York Hartford Steam Bailer Hartford	5,552 15,964	914	16.5
Maryland Casualty, Baltimore Cocan Accident and Gurante, London		18,550 25,550 3,550	88.84 70.80	Maryland Casualty, Baltimore Ocean Accident and Guarantee, London	1,416	11,748	i <u>;</u> ;
Transfer of Accident, Detroit		75.6		United States Casualty, New York.	926		::
United States Casualty, New York		30,959	89.4	Totals	26,367	13,043	49.6
Totals	124,066	80,528	64.9	Aggregates (Alabama)	383,623	205,357	53.5

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Incurred.	Ratio of sees I cosses of ot sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of sees of s	NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Incurred.	lo oita M sesso I ot emulmer T
Arzona. Accident. Accident. Employers Liability. London. Pacific Muttal, San Francisco. Travelers, Harford	\$ 2,314 2,314 1,468 3,564 1,884	\$ \$28 61 61 823,8 170,1	25.28 82.28 82.28 82.28	Arkansas—Cont. Steam Boiler. Fidelity and Casualty, New York Hartford Steam Boiler, Hartford Maryland Casualty, Baltimore Ocean Accident and Guarantee, London	\$ \$60 9,670 1,193	** 106	8 2
Totals	9,210	5,658	4.19	Totals	11,447	706	6.1
Fidelity and Casualty, New York.	999	:	:	Automatic Sprinkler. Maryland Casualty, Baltimore	172	:	:
C. S. Fidelity and Cuaranty, New York	1,269			Aggregates (Arkansas)	250,583	115,647	1.9
Employers Liability, London	:	•	:	CALIFORNIA. Accident.		10 88	•
Fidelity and Surety.  Bina Indemnity, Hartford American Surety New York U. S. Fidelity and Guranty, Baltimore.	1,533 6,500		0.16	Continental Casualty, Chicago Continental Casualty, Chicago Employers Lability, London Fidelity and Casualty, New York, Frankfort Marine, Accident and P. G., Frankfit		E 55 55 55 5	######################################
Totals	8,040	10	0.12	Maryland Casualty, Baltimore		18 P	17.
Health.  Abna Life, Hartford Employers Liability, London Travelers, Hartford	228		:::	New Anisticana Castaury, New Total North American, Chicago Pactic Mutual, San Francisco Preferred Accident, New York Royal Exchange, London Superior I Exchange London	2.8.2.0.3 2.0.2.0.0.3 2.0.2.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0	2,7,7,8,8,8,8,8,8,8,8,8,8,8,8,8,8,8,8,8,	32775
Totals	8		:	Travelers, Hartford		40,217	18.8
Steam Boiler, Hartford Steam Boiler, Hartford	2,283	:	:	Totals	415,001	167,903	40.5
Aggregates (Arizona)	20,885	5,672	27.2	Fidelity and Casualty, New York Maryland Casualty, Baltimore.	6236	813	13.0
Areans. Accident.		900		New Amsterdam Casualty, New York		1,390	20.7
Continental Casualty, Chicago		<b>8</b>		Totals	14,719	2,202	15.0
Figerity and Casuary, New York, Home Accident, Fordyce. Maryland Casualty, Baltimore New Amsterdam Casualty, New York.	.đ,	2,72,6 2,72,6 2,72,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,73,6 3,	28.000 1000	American Credit Indemnity, New York	41,580	9,420 16,242	22. 96.1
Ocean Accident and Guarantee, London		<b>4 5</b>	a & .	Totals	, 58,480	26,662	43.9

Esta Indemnity, Hartford Eidelity and Casualty, New York  New Amsterdam Casualty, New York  Ocean Accident and Guarantee, London  Totals  Totals  Totals	54 00	50.1	Employers Liability London			
			Fidelity and Casualty, New York		8 8 8 8 8 8 8 8	<b>83</b>
		:	Frankfort Marine, Accident and P. G., Frankfr London Guarantee and Accident, London Maryland Casnalty, Baltimore.	84.81 68.84 7.88 7.88 7.88 7.88	**************************************	58.55 5.65 5.65 5.65 5.65 5.65 5.65 5.65
	9	: <b>6</b> :	New Amsterdam Casualty, New York Pacific Coast Casualty, San Francisco.		. 12 28 28 28	.e.
			Standard Life and Accident, Detroit  Totals		1,816	3.5
7	109	1.4		(		
Ocean Accident and Guarantee, London 2,009	: :	:	Riba Indemnity, Harford	· 	, <b>5</b>	æ
		2.5 2.5	American Bonding, Baltimore American Surety, New York City Trust, Safe Deposit and Surety, Phila.		82 % 82 %	<b>4.7.</b> 8.0.0
Maryland Casualty, Baltimore 2,711 New Amsterdam Casualty, New York 8,993 Ocean Accident, London 6,425 Standard Life and Accident, Detroit 12,098	212238 200,00,00,00 200,00,00,00 200,00,00,00 200,00,00,00 200,00,00,00 200,00,00,00 200,00,00,00 200,00,00,00 200,00,00,00 200,00,00 200,00,00 200,00,00 200,00,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00 200,00	25.2 25.2 2.4 2.5 3.5 3.5 3.5 3.5 3.5 3.5 3.5 3.5 3.5 3	Employers Lability, London Fidelity and Gasualty, New York. Fidelity and Deposit, Baltimore, Parified Surety, New York.	2,4,7,8,7,4,1,8,7,4,1,8,7,4,1,8,8,1,4,8,1,8,1,8,1,8,1,8,1,8,1,8,1	8,976 1,782	. :0.00 . :0.00
Totals 43,925	21,929	49.9	Union Surety, Philadelphia U. S. Fidelity and Guaranty, Baltimore		28	; <b></b>
		:19	Totals	296,204	31,388	10.6
Fidelity and Deposit, Baltimore 2,752 National Surety, New York U. S. Fidelity and Guaranty, Baltimore 8,976		14.0	Fidelity and Casualty, New York Lloyds Plate Glass, New York Mareland Casualty Raltimore	8,906 3,166	1,700	#82 #7:0
Totals 24,208	13,867	67.2	Metropolitan Plater, New York		1,480	8.5
Ætna Life, Hartford Frederick SS4 Fidelity and Casualty, New York 670	150 150 150 150 150 150 150 150 150 150	24 E.S.	New York Plate Glass, New York Pacific Surety, San Francisco	-	<b>5,964</b> 607	35.1 15.8
		. <del></del>	Totals	87,121	11,965	23 25 25
Totals 2,605	196 901	98.0				
		8.0 17.8 10.8	Steam Boiler. Fidelity and Casualty, New York		1,245	19.1
Maryland Casualty, Baltimore 1,078 Metropolitan Plate Glass, New York 1,068	883 883	20.02	Hartford Steam Boiler, Hartford	25,82 1,836	<b>27</b>	.: ::
	132	:00	Totals	32,168	1,687	4.83
Totals 6,403	1,704	8.6	Aggregates (California)	1,245,877	374,162	80.0

o oitaM esesed of guigneral	8 : :	:	:	8. 8. 9.		<b>8</b>	17.7	200	<b>38</b>	26.5 2.7.5	 4882 400	8.6	<b>8</b> 3:	<b>R</b> ::::::::::::::::::::::::::::::::::::	: w : w	16.5	2	 	88.1	8	: 8
Losses Incurred.	* 12		23	426,646		11,241	1.083	2	 	3.5 3.25 3.25	10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10,557 10	44,534	1,774	3 :	: 8	2,562	8.912	} ::	8,913	7 044	760 3
Premiums Received.	\$ 13,618 404	1,091	16,505	762,203		40,266	8.188 88.188	1188	3,987 1,917	. 12. 28.	- 3, 2, 2, 5, 2, 2, 2, 5, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2,	167,499	7,379	6,136		15,480	98.80	1,086	23,376	700 08	81
NAME AND LOCATION OF COMPANY.	COLORADO—Cont. Hartford Steam Boiler Insp. & Ins., Hartford Maryland Casualty, Baltimore	Ocean Accident and Guarantee, London	Totals	Aggregates (Colorado)	COMPCTICUT.	Accident. Alte, Hartford	Casualty of America, New York*	Continental Casualty, Chicago	General Accident, Philadelphia* Maryland Casualty, Baltimore	Philadelphia Casualty, Philadelphia Preferred Accident, New York	Standard Life and Accident, Detroit Travelers, Hartford United States Casualty, New York. U. S. Health and Accident, Saginaw	Totals	Actna Indemnity, Hartford	Maryland Casualty, New York	U. S. Fidelity and Guarantee, Baltimore.	Totals	Credit Indemnity, New York	Philadelphia Casualty, Philadelphia	Totals	Entry I if Hartford	Casualty of America, New York.
															_			_			
Losses	47.8 81.8	.28	61.9	88 60 60 60 60 60 60 60 60 60 60 60 60 60	28.6 8.5 6.5	87 0.7:	8.93 8.93 8.93	æ.eq	4.98 4.0	60.5	461.0 52.4	- <b>83</b>	1.99	8	:	67.1	8. 8.	:;	10.0		 
Losses	8,552 47.8	_	_	270 1,881	_			_	1-	203,766 60.5	-	1,888 65.3 2,437 48.1	7,236 56.1	266.2		5,327 67.1	143 20.8			38,981	-
O oisaX	\$ \$ 18,070	32,583	34,377 17,859		7,996 6,120	4,725	9,088 25,052	2,158 49,028	5,031	15	1,024			7. 997			705 143	91 199	713		42,815 22,799

	97 97	036 2	3 8	Manufact Consults Dalifaces	A 1K1	A 21K	108.8
United States Casualty, New York	19. 19.		2:	New Amsterdam Casualty, New York		1,062	
SS Totals	236,012	131,523	0.99	Standard Life and Accident, Detroit	2 2 2 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	22	6. <b>2</b>
Etna Indemnity, Hartford			:;	United States Casualty, New York	25 E	90	2.5
American Bonding, Baltimore		2 2 2 3 3 3	8.1 8.1	T OCETE	8		Ë
Bankers Surety, Cleveland City Trust, Safe Deposit and Surety, Phila		::	::	Fidelity and Surety.			
Employers Liability, London Fidelity and Casualty, New York			::	Astra Indemnity, Hartford	86 c.	<b>3</b> 8	:00
Fidelity and Deposit, Baltimore.		28,679	112.0	American Surety, New York, City Trust, Safe Deposit and Surety, Phila.	2 2 2 2	913	
National Surety, New York	1,927			Empire State, Brooklyn	1, 8,5,5		::
United States Guaranty, Baltimore.	20,110	2,8, 2,0,8, 2,0,8,1,8,	190.0	Fidelity and Deposit, Baltimore National Surety, New York	18,64, 3,84,	17. 128	116.8 8.6
Totals	98,569	67,763	68.6	Pacine Surery, San Francisco	10,086 1,088	38	
Bear Tife Wastern Health.			5	Totals	88,487	735,22	<b>8</b> 3.1
Continental Cavally, Chicago			5 175 ec	Honlish			
Employers Liability, London Fidelity and Casualty, New York, Great Partern Casualty New York			20.00	Agtna Life, Hartford	2,756 858	<u>1</u>	88
Maryland Casualty, Baltimore Preferred Accident, New York			82	Continental Casualty, Chicago Fidelity and Casualty, New York	88	1,884	: es
Standard Life and Accident, Detroit Travelers, Hardrord United States Casualty, New York.	1,256 6,638 1,667	1,883	8882 8.1.e.	Maryland Casualty, Baltimore. Preferred Accident, New York.	21 5. 30 56.		8 :25 5 :00:
Totals	22,416	8,040	35.9	Standard Life and Accident, Defroit Travelers, Hardlord	1,813	889 818	328 4-1-6
After Indomnity Harrford				Totals Casualty, Ivew Loin.	07902	7.457	8.88
Casualty Company of America, New York Fidelity and Casualty, New York							
Lloyds Plate Glass, New York			75.2 70.4	Mina Indemnity Hartford	3.608	8	27.0
Metropolitan Plate Glass, New York			4.0	Casualty of America, New York	150		26.0
New York Plate Glass, New York Pacific Surety, San Francisco	85.88 848	187	53.6	Fidelity and Casualty, New York.	8,704 998	1,283	28. 26.
Totals	33,002	12,980	8.8	Maryland Casualty, Baltimore. Metropolitan Plate Glass, New York New Jersev Plate Glass, Newark	1808	121	- 68 % - 0.9.
Steam Boiler.				New York Plate Glass, New York. Philadelphia Casualty, Philadelphia	4. 2. 2.	816 153	42.7 7.7
Casualty Co. of America, New York	88	::	::	Totals	87,336	7,866	8.98
			-				١

ns Losses d. Incurred.
Premiums Received.
NAME AND LOCATION OF COMPANY.
Ratio of Losses to to to to to to to to to to to to to
Losses incurred.
년 기교
Premiums L Received. Inc

Ridelity and Casualty New York	1.218	328	7.98	Fidelity and Surety.			
Frankfort Marine, Accident and P. G., Frankf't Maryland Casualty, Baltimore Philadelphia Casualty, Philadelphia	<b>3</b> 5 %	<b>:23</b> :	1:1	Abtna Indemnity, Hartford American Bonding, Baltimore American Surety, New York	17.88. 38.98.	18,000	:24 :8.4 :8.4
Totals	14,439	11,177	77.5	City Trust, Safe Deposit and Surety, Phila		4,7,7 3,767 3,787 3,787 3,787	8.08 5.80 5.80 5.80 5.80 5.80 5.80 5.80
Fidelity and Surety	¥	1.280	181.6	U. S. Fidelity and Guaranty, Baltimore		2,736	8.0
American Surety, New York	5,878 20,878			Totals	106,364	118,928	112.9
U. S. Fidelity and Guaranty, Baltimore.	2,613		::	Health.		Ę	8
Totals	10,713	1,280	11.9	Central Accident, Pittsburg		:	: 4
Health.		S		Fidelity and Casualty, New York		338	
Central Accident, Pittsburg	:03	3 :	::	Great Eastern Casualty, New Tork. Maryland Casualty, Baltimore		3 :	3 :
Hidelity and Casualty, New York.  Maryland Casualty, Baltimore.  Philadelphia Casualty, Philadelphia.	1,072 888 22,032 22,032	8,871 178,8	:83.5 :6.4.6	Fennsylvania Casualty, Scranton. Philadelphia Casualty, Philadelphia. Preferred Accident, New York.	2885	148	. :75.
Prelatred Accident, New York Standard Life and Accident, Detroit United States Casualty, New York	133	ន្តន	<b>46.5</b>	Standard Lie and Accident, Detroit Travelers, Hartford United States Casualty, New York		<b>3</b> 5	228 228
Totals	9,583	6,487	67.2	Totals	6,023	1,652	27.4
Plate Glass.	98						
Asma indemnity, natuou Central Accident, Pittsburg Fidelity and Casualty. New York	38		19:4	Astna Indemnity, Hartlord Central Accident, Pittsburg		158	82
Lloyds Plate Glass, New York.	25 88 25 88	901 :	13.0	Howels Plate Glass, New York.		1,0,1	85
Metropolitan Plate Glass, New York New York Plate Glass, New York	25 % 25 %	#2#	<b>2</b> 228	Maryland Casualty, Baltimore Metropolitan Plate Glass, New York	810,1	38	:81
Thiladeipnia Casually, Filliadeipnia. Totals	8,014	\$	14.9	New Jersey Late Glass, Newark New York Plate Glass, New York. Philadelphia Casualty, Philadelphia		i i	821. 
Steam Boiler	9.7K2	Æ	e: e:	Totals	10,728	2,488	23.2
Figure and Casually, item for the Arrival Martiord Steam Boiler, Hartford.		28	œ :	Fidelity and Casualty, New York.		:	i
	8.778	317	1.8	Maryland Casualty, Baltimore	883		::
	78 914	26.885	8	Ocean Accident and Guarantee, London Philadelphia Casualty, Philadelphia		::	::
Aggregates (Delawate)			<u>.</u>	United States Casualty, New York			:
District of Columnia.  Acident.  Acident.	11,944	12,394	168,7	Totals Live Stock.	6,247		
Central Accident, Pittsburg	1.023	<b>3</b>	25 83 4. e.	Hope Live Stock, Frovidence		1,660	£2.8
Employers Liability, Louise Fidelity and Casualty, New York	088	88	17	Aggregates (District of Columbia)	238,558	163,072	<b>88.4</b>
		•	Tachidae health	salth + Losses Daid.			

• Includes health. † Losses paid.

Etorida.  Employers Liability, London. Fidelity and Casualty, London to Rayland Casualty, New York 15,571 London Guarantee and Accident, London is 878 Maryland Casualty, Baltimore 10,115 Travelers, Hartford New York 16,288 Totals Burglary. Fidelity and Casualty, New York 27	4, 674 4, 674 474 2, 112 6, 433 14, 373	gagagaga 24-60065	Maryland Casualty, Baltimore Ocean Accident and Guarantee, London. Pennsylvania Casualty, Scranton Standard Life and Accident, Detroit Travelers, Hartford	-		
	6,432 6,432 4,630 14,373	1	Travelers, Hartford	6,140 6,140 147	11,606 6,400 1,15	% 78 25 51 % 73 42 63 51
51,	14,373	1 1	The state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the s		3,946 11,223	88 5. %
			Totals	75,666	48,216	8.7
	:		Abra Indemnity, Harfford American Bonding, Baltimore American Surety, New York City Trust, Sale Deposit and Surety, Phila	5,648 15,457 14,926 1,428	7,802	: 20: : :
Totals		:	Employers Liability, London		8	.00
Credit. American Credit Indemnity, New York 4,170	736	19.1	Fidelity and Deposit, Baltimore Guarantee Co. of North America, Montreal National Surety, New York		7,788 427	82.4 64.64
Employers Liability, London Fidelity and Casualty, New York.	1,891	188.0 8.9 9.9	Pacific Surety, San Francisco. Title Guarantee and Trust, Scranton. U. S. Fidelity and Guaranty, Baltimore.	25,921	14,936	67.6
	2,126	8.8	Totals	108,184	87,108	35.9
Totals11,409	4,617	40.5	Atna Life, Hartford		**	8.8
Abina Indemnity, Hartford	::	::	Employers Liability, London Fidelity and Casualty, New York. Great-Eastern Casualty, New York. Maryland Casualty, Baltimore.		1,918 1,818 1,75 1,75 1,75 1,75 1,75 1,75 1,75 1,75	156.8 19.0 4.1.1
City Itust, Sate Deposit and Surety, Finia 8038 Guarantee Co. of North America, Montreal 8421 National Surety, New York	2,963	36.6 86.6 86.6	Pennsylvania Casualty, Scranton. Preferred Accident, New York. Standard Life and Accident, Detroit. Tavelers	1,1,1,2,5,1,0,1,0,1,0,1,0,1,0,1,0,1,0,1,0,1,0,1	1,272 1,646 1,648 1,546	25.85.0 0.00.00 7.00.00 7.00.00
	328	. 8	United States Casualty, New York		1,218	8.8
Total of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control		 8	Totals	19,113	13,016	68.1
Employers Liability, London 249 Fidelity and Casualty, New York 1,675 Maryland Casualty, Baltimore 63	1,542	92.0	Etna Indemnity, Hartford		3/2	æ8.
	1,712	9.68	Lioyds Fine Glass, New York Maryland Casualty, Baltimore.	#5.5 #6.5	78 <b>2</b>	2 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3

Fidelity and Casualty, New York. Lloyds Plate Glass, New York.	2,005	988	13.3 13.3	New York Plate Glass, New York. Pacific Surety, San Francisco. Pennsylvania Casualty, Scranton	28.1 28.23	17 888 888 888	8 2 2 2 2 2 7
Totals	3,622	987	13.4	Totals	12,018	3,468	8.9
Stam Boiler. Fidelity and Cassalty, New York Hartford Steam Boiler, Hartford Maryland Casualty, Baltimore.	1,811		.89.	Steam Boiler. Fidelity and Casualty, New York Hartford Steam Boiler, Hartford Maryland Casualty, Baltimore	4.00 216.01 216.01	1,518 463 50	86.89 4.5.00
Totals	4,446	999	15.0	Ocean Accident and Guarantee, London United States Casualty, New York.	<b>3</b> 3	::	::
Automatic Sprinkler. Maryland Casualty, Baltimore	:	F	:	Totals	23,095	2,026	8.7
Aggregates (Florida)	879'96	38,518	8.88	Automatic Sprinkler. Maryland Casualty, Baltimore	883	11	8.1
GEORGIA. Accident				Aggregates (Georgia)	622,917	922,822	88.8
Action Life, Hartford Employers Libality, London Fidelity-and Casualty, New York Great Eastern Casualty, New York London Guarantee and Accident, London Maryland Casualty, Baltimore	28,482 28,282 3,582 3,542 4,450	25 25 25 25 25 25 25 25 25 25 25 25 25 2	241.2881.38 811.280.3 3	HAWAII.  Accident. Employers Liability, London Preferred Accident, New York Standard Life and Accident, Detroit.	1,563 4,569 1,565	1,618 264 97	10£.3 6.7
North American Accident, Chicago Ocean Accident and Guarantee, London	8,752 2,666	2,872 2,072	107.0	Totals	7,687	1,979	28.7
Pennsylvania Casualty, Scranton Preferred Accident, New York. Standard Life and Accident, Detroit.	13,891 18,730	8 3 E	138.0 6.7.4.0	Employers Liability, London	2,187	\$	1.8
Travelers, Hartford United States Casualty, New York U. S. Health and Accident. Saxinaw.	48,847 12,667 247	80. 24.25	77.8 7.6 8.9	Fidelity and Surety. Pacific Surety, San Francisco	4,988	:	:
Totals	199,796	116,430	83	Health. Employers Liability, London	41		:
Emglary.  Edulin Indemnity, Bartlord  Edulin and Consider North	38	:[	:	Standard Life and Accident, Detroit	8 8		: :
Maryland Casalty, Baltimore Ocean Accident and Guarantee, London U. S. Fidelity and Guaranty, Baltimore	1,157 877 2,068	3 8	11:6 15: 7:	Plate Glass. Pacific Surety, San Francisco	988	:	:
Totals	8,015	1,227	15.8	Aggregates (Hawaii)	115,971	2,019	12.6
Credit. Ocean Acaident and Guarantee, London	13,618	7,756	67.0	IDARO.	608	2	9
Employers Liability.  Aftas Life, Hartford Employers Liability, London Fidelity and Casualty, New York London Guarantee and Accident, London	2,703 11,690 5,253	2, 9, 8, 1, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2,	3228 1446	Continental, Chicago Continental, Chicago Employers Liability, London. Maryland Gasusity, Baltimore. Frankfort Marine, Accident and P. G., Frankfit Pacific Mutual, San Francisco	2.16 887 7.11 7.11 878,71	1,303 110 110 110 110 110 110 110 110 110	284.23.44 13.16.02.44 13.10.03.44
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NAME AND LOCATION OF CONFANY.	Premiums Received.	Losses Incurred.	Patio of a sesso I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to osses I to	NAMB AND LOCATION OF COMPANY.	Premiums Received.	Losses Incurred.	to oliaH seeso.I ol empleorT
Preferred Accident, New York Standard Life and Accident, Detroit. Travelers, Hartford	\$ 980 1,008 5,53	* :: 104 1,776	31.73	London Guarantee and Accident, London Maryland Casualty, Baltimore New Amsterdam Casualty, New York	**************************************	26,675 26,806 26,908	%42.05 8.61.4.6
Totals	29,681	17,009	67.3	Ocean Accident and Guarantee, London Standard Life and Accident, Detroit. Travelers, Hartford United States Casualty, New York	139,586 139,586 142,742	74,571 26,218 50,118 15,933	25.88 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00 20.00
Burgiary.  Maryland Casualty, Baltimore	468 164		::	Totals	1,746,066	960'688	50.4
Totals	88		:	Astna Indemnity, Barford	14,198	1,687	6.15
Employers Liability.  Agtra Life, Hartford Employers Liability. London Frankfort Marine, Accident and P. G., Frankf't Maryland, Casualty Travelers, Hartford	2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2	1,691 2,528 136 170	:8440 :4640	American Bontuning, Bantunore American Surety, New York. Bankers Surety, Cleveland City Trust, Sale Deposit and Surety, Phila Employers Liability, London Federal Union, Indiampolis Fiddity and Casualty, New York	16,772 16,773 16,773 16,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10,806 10	60,136,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1	38 :12 24 :: 44 :80 86 : 1
Totals	17,486	4,525	83 83	Fidelity and Deposit, Baltimore Guaranty Co. of North America, Montreal National Surety, New York		45.23; 28.23;	12.4 10.4
American Bonding, Baltimore American Surety, New York,	7,684 100 2758	1,671	₽:::	Pacific Surety, San Francisco Title Guaranty, Scranton United States Guarantee, New York U. S. Fidelity and Guarantee, Baltimore		2,137 57,776	57.8 8.9 7.8
Totals	10,642	1,671	15.9	Totals	620,141	241,447	8.8
Abna Life, Hartford Employers Liability, London Preferred Accident, New York Travelers, Hartford	288 288 288		. : : : : : : : : : : : : : : : : : : :	Abna Life, Hartford Central Accident, Pittsburg Continental Castalty, Clicago Employers Lability, London. Fidelity and Casualty, New York.	00 60 60 60 60 60 60 60 60 60 60 60 60 6	4,523 928 23,206 1,134 12,241	4.17. 2.05. 2.08. 2.08. 2.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.09. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00. 3.00.
Totals	1,240	25	18.9	Agryland Casualty, Baltimore		7	30.1
Plate Glass. Maryland Casualty, Baltimore New York Plate Glass, New York	860 610	188	30.8	Freferred Accident, New York. Security Trust and Life, New York. Standard Life and Accident, Detroit Travelere Hearford		81.1.1.28.28.28.28.28.28.28.28.28.28.28.28.28.	:::8 <b>2</b> 2
Totals	643	188	29.3	United States Casualty, New York.	1,873	8	14.3
Aggregates (Idaho)	60,154	23,624	89.2	Totals	106,068	47,808	45.5

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Plate Glass.  ABina Indemnity, Hartiord. Casualty of America, New York. Central Accident, Pittsburg. Fidelity and Casualty, New York. Lloyds Plate Glass, New York. Maryland Casualty, Baltimore. Metropolitan Plate Glass, New York. New Amsterdam Casualty, New York. New Jersey Plate Glass, New York. New York, New York. Philadelphia Casualty, Philadelphia	Totals	Steam Boiler.  Casualty Co. of America, New York. Fidelity and Casualty, New York. Hartford Steam Boiler, Hartford Maryland Casualty, Baltimore. Ocean Accident and Cuarantee, London	United States Casualty, New York	Automatic Sprinkler. Maryland Casualty, Baltimore Royal, Liverpool Springfield F and M. Springfield	Totals	Aggregates (Illlinois)	Accident.	Continental Casualty, Chicago Continental Casualty, Codo Fidelity and Casualty, New York Fidelity and Casualty, New York Frankfort Marine, Accident and P. G. Frankfor	Maryland Casualty, Baltimore.	Pocific Mutual, San Francisco. Pacific Mutual, San Francisco. Preferred Accident, New York. Standard Life and Accident, Detroit Travelers, Harford United States Casunity, New York U. S. Health and Accident, Saginaw*	Totals
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INDIANA—CONf. Burglery, ver York Maryland Casualty, New York		1,349	≈ ∞ ≈ % ∞ ≈ 4. ≈	Ocean Accident and Guarantee, London	2,265 393	**************************************	30.2
Ocean Accident and Guarantee. London Preferred Accident, New York.	182.4 182.4	1,107	.97	Totals	6,774	6,734	116.6
Totals		3,759	14.3	American Bonding, Baltimore, American Surety, New York,	1,683 2,912	::	::
American Credit, New York	18,972	4, 158	21.9	U. S. Fidelity and Guaranty, New York.		2,304	:83
Totals	26.066	4.390	88	LOCALS	270'17	*66's	
Employers Liability. Employers Liability London Fidelity and Carnelly London	34,507 78,283 94,507	10,274 83,318	81.51.4 8:6:7	Etna Life, Hartford Fidelity and Cassalty, New York Standard Life and Accident, Detroit Travelers, Hartford	476 436 436 436 436 436 436 436 436 436 43	: :688	
Frankfort Marine, Accident and P. G., Frankfit	2 2 2 2 3 1	8 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2		Totals	263	202	34.2
Maryland Casualty, Baltimore, Ocean Accident and Guarantee, London. Standard Life and Accident, Detroit	12,72,72 18,85,72 18,95,73	14,337 16,839	8833; 6000	Fidelity and Casualty, New York. Metropolitan Plate Glass, New York	1,361		11.6 11.6
United States Casualty, New York	25,52 26,52	5,907	15.6 25.2	New Jersey Plate Glass, Newark		827	:# :#
Totals	880,603	157,770	8.04	Totals Steam Boiler.	4,065	23	20.2
Fidenty and Surety.				Fidelity and Casualty, New York	573		:
Agtra Indemnity, Hartford American Bonding Baltimore		4 988 A		Aggregates (Indian Territory)	43,664	14,706	34.5
Bankers Surety, Cleveland City Trust, Sale Deposit and Surety, Phila Employers Liability, London.		1,560	.e.	Continental, Chicago		84,400 150	67.2
Federal Union Surety, Indianapolis Fidelity and Casualty, New York Trickity and Denouty, Relitions		2,082	0.0	London Guarantee and Accident London Maryland Casualty, Baltimore.		200	18.2.2
National Surety, New York. Title Guarantee and Trust, Scranton. U. S. Fidelity and Guaranty, Baltimore. United States Guarantee, New York.	2. 2. 2. 2. 2. 3. 3. 3. 3. 3. 3. 3. 3. 3. 3. 3. 3. 3.	.88 .828 .83 .83	1.3	Preferred Accident, New York. Standard Life and Accident, Detroit United States Cassalty, New York. U. S. Health and Accident. Saginaw*	17,143 21,984 1,563 5,146	44.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88.44 88 88 88 88 88 88 88 88 86 86 86 86 86	38835 300 300 300 300 300 300 300 300 300 3
Totals	132,445	45,220	\$.1	Totals		67,788	8.6

Health.	1,666	601	36.3	Ætna Indemnity, Hartiord	1,434		:
nental Casualty, Chicago.	9.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25 25.25 25 25 25 25 25 25 25 25 25 25 25 25 2	8 8 8 8 8 8	%. %. %.	Bankers Mutual, Des Moines ., Fidelity and Casualty, New York	8.11 88.21	182	<b>28.</b> 5
Figerity and Casualty, New York,  Baryland Casualty, Baltimore,  Standard Life and Accident, Detroit	2,1,8,1 2,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1 3,2,1,8,1,	1888	3.03.88 5.4.80	Maryland Casualty, Battimore., New Amsterdam Casualty, New York. U. S. Fidelity and Guaranty, Baltimore.	20°. 20°. 20°. 20°.	25	.858 1.9
United States Casualty, New York	3,377	1. 8.29.	22.5	Totals	27,906	5,244	11.8
Totals	983'88	9,881	<b>88</b> 0.	American Credit, New York	10,650	3,681	83.1
Fidelity and Casualty, New York Lloyds Plate Glass, New York Maryland Casualty, Baltimore Metropolitan Plate Glass, New York New York Plate Glass, New York	9,429 8,932 4,196 5,139	2,521 2,286 3,286 3,817	28438 26000	Employers Liability, London London Guarantee and Accident, London Maryland Casualty, Baltimore Ocean Accident and Guarantee, London	10,083 25,856 6,153 18,856	2,251 2,251 3,251 3,251	22 25 25 25 25 25 25 25 25 25 25 25 25 2
Totals	39,147	12,771	9.28	Standard Life and Accident, Detroit United States Casualty, New York	1,192	999	.e.
Fidelity and Casualty, New York Harford Steam Boiler, Harford Maryland Casualty, Baltimore. Ocean Accident and Guarantee, London United States Casualty, New York.	2,208 2,208 2,208 853 853	122 5,768 10,993	113.5 47.9 1.4	Totals Fidelity and Surviy.  ABta Indemnity. Hartford American Bonding, Baltimore American Surviy, New York.	68,362 12,970 9,070	21,128 11,508 6,485	88: 89: 71:6: 71:5:
Totals Automotic Sprinkler. Maryland Casualty, Baltimore	61,668	17,841	<b>88</b> ::	City Trust, Safe Deposit and Surety, Phila. Fidelity and Deposit, Baltimore. Guarantee Co. of North America, Montreal	: : : : : : : : : : : : : : : : : : :	2,216	ee.
Aggregates (Indiana)	869,686	368,936	37.3	Title Guarantee and Trust, Scranton United States Fidelity and Guaranty, Baltimore.	\$5,104		i : :
INDIAN TERRITORY.  Accident.  Accident.  Etna Life Hartford New York  Standard Life and Accident, Detroit  Ocean Accident and Guarantee, London  Travelers, Hartford	1,910 5,827 877 871 871	197 300 1,243 74 2,827	552°24 564'17'8'	Totals  Continental, Chicago Maryland Casualty, Baltimore Preferred Accident, New York	88,88 7,88 7,88 7,08 1,00 1,00 1,00 1,00 1,00 1,00 1,00 1	3,567 3,567	2 3 :87 7 4 :65
Totals	15,651	4,641	28.7	United States Casualty, New York	216	32	<b>2</b>
Burglary York. Ocean Accident and Gausantee. London U. S. Fidelity and Gusrantee, London	2,075 996 1,296		:::	Totals  Plate Glass, Lloyds Plate Glass, New York	181.6 ELL?	4,088 2,152	2 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8
Totals	4,365		:	Metropolitan Flate Class, New York New Jersey Plate Glass, Newark New York Plate Glass, New York	26.4.4 28.64 28.64	2 2 2 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	\$46 59.4
Employers Liability.  Retna Life, Hartford Fidelity and Casualty, New York	2,827	6,061	214.1	Totals	22,764	8,835	88.8

· Includes health.

81.8

43.6

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MISCELLANEOUS INSURANCE BY STATES—Continued.

Losses Incurred.	•	1,534	989	20.00 711.00 711.00	14,798	5.4 3.5	8 8 8 8	2.4.2 8.8 2.6.2 8.8 2.6.2 8.8	E a	907 2,543 5,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,446 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,466 6,	Bas Bas	200,2
Premiums Received.	<b>\$</b>	889. 883. 883.	1,803	13.270 15.067 5.660	38,386	22,083 124,083	808,	25,478 170 15,836 1,816	101,813	11.186 12,734 12,734 173 173 173 173 174 174 174 174 174		- 1
NAME AND LOCATION OF COMPANY.	Louisiana—Cont. Burglary. Ætna Indemnity, Hartford	Fidelity and Casualty, New York. Maryland Casualty, Baltimore Ocean Accident and Guarantee, London	U. S. Fidelity and Guarantee, Baltimore	Credit. American Credit Indemnity, New York Ocean Accident and Guarantee, London Philadelphia Casualty, Philadelphia	Totals	Employers Liability. Employers Liability, London.	Frankfort Marine, Accident and P. G., Frankfort	London Unarantee and Accudent, London Maryland Casualty, Baltimore New Americalan Casualty, New York Pennsylvania Casualty, Scranton Travelers, Hartford United States Casualty, New York	Totals	Fidelity and Surety. Abtna Indemnity, Hartford American Bonding, Baltimore American Surety, New York Bankers Surety, Cleveland City Trust, Safe Deposit and Surety, Phila Fidelity and Casualty, New York Fidelity and Casualty, New York	National Surety, New York.	O. S. Fidenty and Guarantee, Daitmore
Patio of sessod of muimera	2.4	:	36.2	47.6 51.0 16.0 4.0	#88 % % %	32.52 5.52 5.41 5.50 5.41	4.5	173.0 84.3 81.6	78.2	122.6 40.2 40.2 66.8 68.8	118.3	
Lesses Incurred.	\$	:	131,391	38,168 10,666 1,788 310	2,277 2,960 2,960	12.1.4.8 12.2.8 12.2.8 12.2.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8 13.1.8	96,213	11,618	15,159	10,174 9,594 2,869 83 189 18,087 4,092	44,946	
Premiums Received.	\$ 16.286	163	363,062	80,114 20,885 4,882 1,883	2,738 2,738 3,738 3,738	88,1 88,0 88,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 130,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100,0 100	216,067	215 6.708 1.536 8.035 8.635 8.635	19,876	7,383 7,132 7,112 513 2,88 2,973 12,020	87,981	
NAME AND LOCATION OF COMPANY.	IOWA—Cont. Steam Boiler. Hartford Steam Boiler. Hartford	Automatic Sprinkler. Maryland Casualty, Baltimore.	Aggregates (Iowa)	KANAAA.  Greiden.  Continental Casualty, Chicago*  Fidelity and Casualty, New York*.  Maryland Casualty, Balimore  Mean Accident and Guarantee, London*	c Mutual, San Francisco	Tarvelers, Hartford* United States Casualty, New York. U. S. Health and Accident, Saginaw* Rina Life, Hartford*	Totals	Burglory.  State Indemnity Hartford Fidelity and Casualty, New York Maryland Casualty, Baltimore. Ocean Accident and Guarantee, London U. S. Fidelity and Guarantee, Baltimore.	Totals	Employers Liability. Maryland Casualty, New York. Maryland Casualty, Baltimore. Ocean Accident and Guarantee, London. Standard Life and Accident, Derroit. Travelers, Hartford Onited States Casualty, New York. Ann Life, Hartford	Totals	Fidelity and Surely.

U. S. Fidelity and Guarantee, Baltimore	988'88	6,089	23.3	Health.		;	
Totals	\$2,943	6,069	83.5	Continental Casualty, Chicago	85. 88.	1,488	£2.7
Health.  Standard Life and Accident, Detroit. United States Casualty, New York.	1688 1688	166 210 200 200	64.1 30.8 13.3	Employers Labality, London. Fidelity and Casualty, Rew York Maryland Casualty, Baltimore. Pennsylvania Casualty, Scranton. Preferred Accident, New York.	2888	25 25 28 25 28 25 28	24.55 24.55 27.75
Totals	1,104	336	8.82	Travelers, Hartford	 22 88	<b>8</b> :	
Casualty of America, New York. Fidelity and Casualty, New York. Lloyds Plate Glass, New York. Maryland Casualty, Baltimore Metropolitan Plate Glass, New York New Jersey Plate Glass, New York New York Plate Glass, New York	44, 8,444 488,284 488,284 488,884 888,884	1,20 1,20 1,20 1,20 1,20 1,20 1,20 1,20	:2884288 :48872 :4000 :4000 :4000	Totals  Plate Glass.  Ætna Indemnity, Hartford Fidelity and Casualty, New York. Frankfort Marine, Accident and P. G. Frankfrt Lloyde Plate Glass, New York.  Maryland, Casualty, Baltimore.	6,640 87 994 1,284	2,863 120 120 120 120 120 120 120 120 120 120	2. :41 :0.85 1. :11 :0.85
Totals	15,763	6,192	8.3	Metropolitan Plate Class, New York New York Plate Glass, New York. Pennsylvania Casualty, Scranton		1 : :	
Fidelity and Casualty, New York Hartford Steam Boller, Hartford Maryland Casualty, Baltimore Ocean Accident and Guarantee, London United States Casualty, New York	1,463 14,611 386 180 78		.ed : : :	Totals  Steam Boiler.  Fidelity and Casualty, New York  Hardord Steam Boiler, Hardord  Maryland Casualty, Baltimore	8,837 20,207 3,390	1,973° 1,117 1,117 1,006	86 5.0.01 70.001
Totals	17,144	918	6.3	United States Casualty, New York		a :	æ :
Aggregates (Kansas)	830,578	164,908	6.6	Totals Elevator. Pennsylvania Casualty Scranton	398,88	2,012	8.8
Louisiana.				Automatic Sprinkler. Maryland Casualty, Baltimore	388		:
Agua Life, Hartford Continental, Chicago Employers Liability, London Fidelity and Casualty, New York Frankfort Marine, Frankfort London Guarantee and Accident, London Maryland Casualty, Baltimore	48 4 0 1 4 0 28 2 2 2 1 4 0 1 8 2 2 2 1 2 3	4471,8,44 8, 81,5,5,4,8,8,4,8,8,4,4,8,8,8,4,4,8,8,8,8,8	865242832 1.886657	Aggregates (Louisiana)  Maine: Accident. Acta Life, Hartford American Frielity. Montaelier	356,889 3,117 7789	133,806	37.5
New Amsterdam Casualty, New York. Ocean Accident and Guarantee, London Pennsylvania Casualty, Scrauton. Preferred Accident, New York. Standard Life and Accident, Detroit Tavelers, Hardford. United States Casualty, New York.	9. 4 1. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2.	135 1063 11758 1758 1759 1759 1759 1759	25.7.7.7.7.7.7.7.7.7.7.7.7.7.7.7.7.7.7.7	Casualty of America, New York* Continental Casualty, Chicago Employers Liability, London Fridelity and Casualty, New York General Accident, Perth* Great Eastern Casualty, New York London Guarantee and Accident, London	10,75,75 16,75,75 16,75,75 1109 1109	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	8881886 6118177
Totals	172,84	51,483	55.2	Maryland Casualty, Baltimore	28	2,011 88	0.88 8.8 8.8
			- Tank	des besteh			

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Incurred.	to olaza sesso.I ot empimerT	NAME AND LOCATION OF COMPANY.	Premiums Received.	Lessa Incurred.	Ratio of Losses to to
MAINE.—Coul.  Ocean Accident and Guarantee, London* Preferred Accident, New York Standard Life and Accident, Detroit Travelers, Harford United States Casualty, New York	\$ 444 19,863 1,158 61,371 16,119	232 232 12,764 518 22,030 8,352	%2384 2234 2217 823 823 823 823 823 823 823 823 823 823	MARVLAND—Cont. Great Eastern Casually, New York. Maryland Casualty, Baltimore. New Amsterdam Casualty, New York. Ocean Accident and Guarantee. London Philadelphia Casualty, Philadelphia	**4 % £	\$ 25 82 83 83 83 84 85 85 85 85 85 85 85 85 85 85 85 85 85	200 8 00 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Totals	138,794	58,777	42.3	Preferred Accident, New York. Standard Life and Accident, Detroit. Travelers, Hartford		18.11.0 18.11.0 18.11.0	1887 1704
Fidelity and Casualty, New York General Accident, Perth Maryland Casualty, Baltmore				United States Casualty, New York		88,88	63.9
New Amsterdam Casualty, New York.  Ocean Accident and Guarantee, London U. S. Fidelity and Guaranty, Baltimore.	Ξ <b>용</b> 켧		::::	Burglary. Fidelity and Casualty, New York.		103	200
Totals	3,270	:	:	General Accident Perth Maryland Casualty Perth	25	Ď	ed :eo
American Credit Indemnity, New York	13,075	5,348	40.9	New Amsterdam Casualty, New York. U. S. Fidelity and Guaranty, Baltimore		2,617	8:1
Totals	18,650	6,317	34.0	Totals	15,688	2,828	18.0
Employers Liability. Alta Life, Hartford Casualty of America, New York Employers Lability, London		1,984	84 :51 86 :53 86 :84	American Credit, New York. Ocean Accident and Guarantee, London Philadelphia Casualty, Philadelphia.	40.27.4 0.26.9 0.763	786,12 286 797	57.5 43.8 27.7
General Accident, Perth		2 2 2 2 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3	39. 39.	Totals	45,288	23,619	52.1
Maryland Casualty, Baltimore, New Amsterdam Casualty, New York, Ocean Accident and Guarantee, London	17,168 1557 1,723	19,908	116.0	Employers Lidbihity.  Ætna Life, Hartford  Çasualty of America, New York		88,	8 8::8
Standard Life and Accident, Detroit Travelers, Hartford United States Casualty, New York		7,478	182.3 181.0	Employers Liability London Employers Liability London Fidelity and Casualty, New York	20,748 20,748 30,748	4. 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00.00 00	8 :45
Totals	060'06	43,589	48.4	Maryland Casualty, Baltimore		202,12	. 8. 8. 8.
Fidelity and Swrety. American Bonding, Batthore American Surety, New York.	230 1,990 5,853	100	50.2	Ocean Accident and Guarantee, London Standard Life and Accident, Detroit. Travelers, Hartford United States Casualty, New York.	23,961 14,779 18,964 1,196	15,27,2 1,25,2 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1,25,4 1	22.8
Employers Liability, London		::	:: 	Totals	180,708	64,583	36.7

Fidelity and Casualty, New York Guarantee Co. of North America, Montreal National Surety, New York U. S. Fidelity and Guaranty, Baltimore	1,160 4,757 808 881 8,388	180 180 370 88::	3.7 9.1 10.9	American Bonding, Baltimore American Jurety, New York City Trust, Safe Deposit and Surety, Phila Employers Libality, London	52,124 7,656 634 856	7,669	21.4
Totals Health.		680	8. 1.9 1.1	Fidelity and Deposit, Baltimore. Fidelity and Deposit, Baltimore. Guarantee Co. of North America, Montreal Wational Surety, New York. U. S. Fidelity and Guaranty. Baltimore	2 2 2 2 3 3 3 3 3 3	1,807	8.51 8.84.
Continental Casualty, Chicago Employers Liability, London		340	8: 12:0 8:3:0	Totals	144,590	16,220	11.2
Great Eastern Casualty, New York. Maryland Casualty, Baltimore Preferred Accident, New York	3,317 8,317	1,457	:35 6:05 6:0	Rina Life, Hartford Central Accident, Pittsburg	¥,	1,166	27.9
Standard Life and Accident, Detroit United States Casualty, New York. Travelers, Hartford		1,458	:8:9: :8:9:	Employers Liability, London Fidelity and Casualty, New York. Maryland Casualty, Baltimore.	2,438 8,438 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638 8,638	86. 113.	2.68.8 6.1.6.8
Totals	19,724	6,862	84.8	Standard Life and Accident, Detroit Travelers, Hartford United States Casualty, New York.		5488	24.88 5.25 5.25 5.25
Casualty of America, New York	Si Si	508	: 6	Totals	19,990	6,980	34.6
Lloyds Plate Glass, New York.  Maryland Casualty, Baltimore.  Mercocolitan Plate Glass, New York		8888	81.61 4.8.9	Plate Glass. Casualty of America, New York. Central Accident. Pittshurg		419	-
New Amsterdam Casualty, New York New Jersey Plate Glass, Newark New York Plate Glass, New York	1,114	154	.88.9 6.13 0.13	Fidelity and Casualty, New York, Lloyds Plate Glass, New York Maryland Casualty, Baltimore	85 85 85 85 85 85 85 85 85 85 85 85 85 8	1,134 8873 873	25.58 4.7.73
Totals	7,567	2,148	4.8	Metropolitan Plate Glass, New York New Jersey Plate Glass, Newark. New York Plate Glass, New York		313 51 1,168	8.45.88 c.e. 86
Casualty of America, New York.	1,161	: :	::	Totals	18,763	4,181	30.4
Hartford Steam Boiler, Hartford Maryland Casualty, Baltimore. United States Casualty, New York.	11,821 28,488	<b>₹</b> :8	0.4.0 0.53	Casualty of America, New York, Fidelity and Casualty, New York	25 25 25 25 25 25 25 25 25 25 25 25 25 2	999	17.1
Totals	18,492	229	8.1	Hartlord Steam Boiler, Hartlord Maryland Casualty, Baltimore.	5.503 5.503 5.503	38	1.4
Aggregates (Maine)	319,322	118,946	37.2	Ucean Accident and Guarantee, London United States Casualty, New York	<b>2 2</b>		::
MARYLAND.				Totals	23,666	27.6	4.1
Ætna Life, Hartford Casualty of America, New York Central Accident, Pittsburg	24,287 882 5,373	8,910 972	1.011	Automatic Sprinkler. Maryland Casualty, Baltimore. United States Casualty, New York	55 44		::
Employers Liability, London Fidelity and Casualty, New York	16,650	1,766	10.6	Totals	1,023		:
General Accident, Perth	3,676	2,261	22.23	Aggregates (Maryland)	675,386	175,384	30.5

· Includes health. ‡ For Ætna Indemnity figures, see Addenda.

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NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Incurred.	lo olian secol ol olanimera	NAME AND LOCATION OF COMPANY.	Premiums Received.	Lesses Incurred.	Ratio of Losses to to to to to to to to to to to to to
MASSACHUSETTS. Accident. Etna Life, Hartford	97,436	\$4,402	%.8 8.8	MASSACHUSETTS—Com. Automatic Sprinkler Maryland Casualty, Baltimore	<b></b> 091	•	8 :
American Fidenty, Montpeller Casualty Company of America, New York Continental Casualty Chicago	2,302,301,000,000,000,000,000,000,000,000,000	8.233	. : %	Aggregates (Massachusetts)	3,542,909	1,461,287	41.0
Employers Liability, London . Fidelity and Casualty, New York	22 22 25 25 25 25 25 25 25 25 25 25 25 2	16,981	18.85 18.55	Місніоли.			
Frankfort Marine, Accident and P. G., Franki't General Accident, Perth	1.86 8.66 8.66 8.66 8.66 8.66 8.66 8.66	17,250	8.5 4.5	Astna Life, Hartford Casualty Company of America, New York	85. 85.	6,88	6. 6.
London Guaranty, London Marvland Casualty, Baltimore	7,592 5.808	1,03	24.8 24.6	Central Accident, Pittsburg	3.7 12.6	7, 788	2.0
Massachusetts Street Rallway Accident, Boston.	310,000	223,253	5.2 0.0	Employers Liability, London			17:
Standard Life and Accident, Detroit	11,519	8 6 6 6 6 6	884	Frankfort Marine, Accident & P. G., Frankfort.	2,-1 2,53 1,53 1,53 1,53 1,53 1,53 1,53 1,53 1	, E	
United States Casualty, New York United States Casualty, New York U.S. Health and Accident, Sagnaw	23,513 6,570	8,546 9,546	15.3 15.3 16.3	Great Eastern Casualty and Indemnity, N. Y.  I ondon Guarantee and Accident London	888.4 888.4 784.8	1,12 821,12 821,12	5 2 2 5 2 2 5 2 5 5
Totals	844,226	410,883	18.7	Maryland Casualty, Baltimore New Amsterdam Casualty New York.		 88.	110.8
Burglary.  New Amsterdam Casualty, New York	31,075	5,082	16.4	North American Accident, Chicago Ocean Accident and Guarantee, London Pacific Mutual. San Francisco.	2 14.2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	1,157	22.3
ity and Guaranty, Daitimore	\$70°0	1,041	17.4	Pennsylvania Casualty, Scranton	8 3.7.8	21,962	:8:
TOTAL STREET	0,00	676,0	:	Standard Life and Accident, Detroit	84,18 84,18	19,696	Z:
Credit. American Credit Indemnity, New YorkOcean Accident and Guarantee, London	141,144	62,761 11,815	2.8;	U. S. Health & Accid't (acci. & health), Saginaw	24,488 91,770	1,758 1,758 24,824	*#3 ***
y, Philadelphia	27,130	8,3/1	e	Totals	\$79,080	159,898	43.3
Totals	Ing'ang	35,	8.78	Widelin and County.	16 700		·
Employers Liability	153,634	77,484	50.4	Maryland Casualty, Baltimore	4,174		
Montpelier	127,646	94,800	.8: 20:	Ocean Accident and Guarantee, London	38	<b>1</b> :3	: ::
rerica, New York	84,142 679,142	255.088	.o:	United States Fidelity and Guaranty, Daitimore.	3,048	\$	<u>e</u>
ty, New York.	88,810 28,810 20,810	85,38 85,38	<b>2</b> 6	Totals		2,752	8.4
General Accident, Perth London Guarantee and Accident, London Maryland Casualty, Baltimore.	13,848 120,660 184,870	88.38.E.	88.1 86.1 86.1	American Credit Indemnity, New York	86,262 9,430	10,216	25.5 2.1.5
standard Life and Accident, Detroit	98,8	13,871	2.0 20.0	Totale	45 600	9	8

United States Casualty, New York	34,361	22,189	64.6	Employers Liability	,		
Totals	1,689,060	729,859	43.2	Frankfort Marine, Accident & P. G., Frankfort.	18,742	8,891	44   %:0
Pidelity and Surety.		ŧ		London Guarantee and Accident, London	23	27.41 26.72 26.73	83.4 : : : : : :
American Bonding, Baltimore		8,88	20.5	New Amsterdam Casualty, New York	22.5	100	13. 28. 28. 28. 28. 28. 28. 28. 28. 28. 28
Bankers Surety, Cleveland City Trust, Safe Deposit and Surety. Phila		27.018	4.27.24	Pennsylvania Casualty Scanton Standard Life and Accident Detroit	181	900	1 8
Empire State Surety, New York		1,996	.82.8	Travelers, Hartford	846.1 878.1	9 8 9 8	28.9 17.4
Fidelity and Casualty, New York.	44;	989 1900 1		Astna Life, Hartford Employers, London	12,970 8,922	8,914 5,576	88 2.2 2.5
Cudrantee Co. of North America, Montreal National Surety, New York	51,914 18,524	2,176 176 186	 6.6 6.6 6.6	Totals	1180,911	85,423	44.8
Title Guarantee and Trust, Scranton. U. S. Fidelity and Guaranty, Baltimore. United States Guarantee, New York.	618 60,928 4,178	7,416	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Astna Indemnity Hartford American Rouding Ratificates	25.85	\$ 100	2 2
Totals	353,264	150,443	42.6	American Surety, New York	15,214	2,556	16.8
Ætna Life, Hartford	8,765	4,183	47.7	City Trust Safe Deposit & Surety, Philadelphia Employers Liability, London	1,587 9,888 7,888	5,156	52.1
Continental Casualty, Chicago Employers Liability, London Fidelity and Casualty New York	4,58 1,352 2,42	\$ 18 E	8178 6.0.0	Federal Canon Surey, intumapous Fidelity and Casualty, New York Fidelity and Deposit, Baltimore	28,1 28,2 7,86 1,08	2,607	1 1 9
Maryland Casualty, Saltmore Preferred Accident, New York. Standard Life and Accident Derroit	385 21-	2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2	: 당 당 당 당 당 당 당 당 다 다	Guarantee Company of N. America, Montreal. National Surety, New York. Title Guarantee and Trust, Scranton	01 886 866	\$16.11 1.15	9 : 1°
Travelers, Hartford United States Casualty, New York	13,775	2,42 1,348	20.2	United State Fidelity and Guaranty, Baltimore. Totals	128,443	2,531	17.6
Totals	84,236	27,206	82. 82.	Health.			:
Ætna Indemnity, Hartford	8,810	372	4.2	Central Accident, Pittsburg	28.5 28.5 28.5 28.5 28.5 28.5 28.5 28.5	200	<b>88.8</b> a. a.
Lloyds Plate Glass, New York.	34,810 42,438	9 21 9 21 1 20 1 1 2	22.2.	Employers Liability, London. Fidelity and Casualty New York Great Eastern Casualty and Indemnity, N.Y.	3.5 2.5 3.5 3.5 3.5 3.5 3.5 3.5 3.5 3.5 3.5 3	1.263	19.0 19.1
New York Plate Glass, New York	31,273	7,938	88 4.	Maryland Casualty, Baltimore Pennsylvania Casualty, Scranton	ខ្ពង	22	18.19 18.19 19.09
Totals	149,150	42,519	28.5	Standard Life and Accident, Detroit.	25.50	1,58	8 <b>2</b>
Hartford Steam Boiler, Hartford Mutual Boiler Insurance, Boston	149,983	6,491	9::	Travelers, Hartford United States Casualty, New York After Life, Hartford		### E	877 87.5
Totals	165,088	5,491	3.3	Totals	32,687	10,680	23.7
Conveyancers Title, Boston	1,561	::	::	Plate Glass. Casualty Company of America, New York	983	:	1
Totals	8,666		:	Central Accident, Pittsburg Fidelity and Casualty, New York	857.6 887.6	1,776	28. 28. 29. 29. 29. 29. 29. 29. 29. 29. 29. 29
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Lesses Incurred.	1,000 12,221	47,388	72,2 12 <b>4</b> 124	20 1,162 1,266 -2,066 1,796 45	10,166	436	800 800 800 800 800 800 800 800 800 800	1,687	87.8 87.8	20,800	308	# # # # # # # # # # # # # # # # # # #	930
Premiums Received.	\$ 1,942 607 45,274	257,498	5.00 5.00 5.00 5.00 5.00 5.00 5.00 5.00	2, 4, 6, 6, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2	23,615	2,082 166 940		8	1,14,0 1,14,0 1,736	45,340	15,162	7,286 22,170 784 1,198	82,140
NAME AND LOCATION OF CONFANT.	MINNESOTA—Cont. Pacific Surety, San Francisco Title Guarantee and Trust, Scranton U. S. Fidelity and Guaranty, Baltimore	Totals Health. Bena Life, Hartford	Employers Liability, London	Maryland Casualty, New York, Preferred Accident, New York, Standard Life and Accident, Detroit, Travelers, Hartford Union Casualty and Surety, St. Louis United States Casualty, New York	Totals	Abna Indemnity, Hartford Casulty of America, New York	Little and Castan, seek Tork Lioyde Pate Class, New York, Maryland Castalty, Baltimore,	New Jersey Plate Glass, Newark	New York Flate Grass, New York Pacific Surety, San Francisco		Title. Minnesota Title Ins. and Trust, Minneapolis	Fidelity and Casualty, New York.  Harford Steam Boiler, Harford Mayland Casualty, Baltimore Ocean Accident and Commentee London United States Casualty, New York.	Totals
Marlo of a Marlo of of of of of of of of of of of of of	%83.4 6.4.7	**************************************	23.5	18.7.	12.7	11	ı	1	8.8	5	3 :1.7	3.8.2.8.3.8 -4.1.6.8.8.1.	0.8 0.8
Lesses Incurred.	** 2,300 634 006	2,115 2116 1118	10,875	7,906	8,294	::	:		811,136	92 97	22,872	861. 841. 821. 841. 821. 841. 841. 841. 841. 841. 841. 841. 84	88
Premiums Received.	** 9.883 1.87 1.87	883.7. 883.7. 883.7. 883.7.	46,190	106 18,163 42,536 2,330 1,773	66,197	3388	23	1,403	917,812	Ş	60,000 442 47,898	0.01 88.60 88.60 98.70 98.11.80 98.11.80	3,890
NAME AND LOCATION OF CONFANT.	Lloyds Plate Glass, New York. Maryland Casualty, Baltimore. Metropolitan Plate Glass, New York	New Amsterdam (assality, New York New Jersey Plate Glass, Newark New York Plate Glass, New York Pacific Surety, San Francisco Pennsylvania Casulty, Scranton	Totals	Casualty Company of America, New York. Fidelity and Casualty, New York Hartford Steam Boiler Insp. & Ins., Hartford. Maryland Casualty, Baltimore Ocean Accident and Guarantee, London	ed States Casualty, New York	Automatic Sprinkler. Maryland Casualty, Baltimore United States Casualty, New York	Elevator. Pennsylvania Casualty, Scranton	Totals	Aggregates (Michigan)	Minnesota.	a Life, Hartiord	Employers Liability, London Frideliy and Casualty, New York Frankfort Marine, Accident, Perth' General Accident, Perth' Great Eastern Casualty, New York London Currantee and Accident, London Marchael Casualty, Matimore	h American, Chicago

Ocean Accident and Guarantee, London. Pacific Mutual, San Francisco. Preferred Accident, New York. Standard Life and Accident, Detroit.	27,742 27,606 28,400	8,061 6,008 16,608	22.1.8 22.1.8 2.1.1.8	Automatic Sprinkler. Maryland Casualty, Baltimore United States Casualty, New York	4,018 1,148	86 :	7.7
United States Casualty, New York.	88,88 44,98	17 27,038	<b>49.4</b> 18.6	Totals	5,167	808	6.9
United States Health and Accident, Saginawe	13,180	6,306	47.8	Aggregates (Minnesota)	1,151,979	423,697	36.7
Burglary.  Burglary. Fidelity and Casualty, New York.  Maryland Casualty, Baltimore New Amsterdam Casualty, New York.  Ocean Accident and Guarantee London U. S. Fidelity and Guarantee Ratimore	•	21 9 1 25 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	8.80 8.47 8.81.000	Mississippi. Accident. Continental Casualty, Chicago Employees Liability, London Fidelity and Casualty, New York.	6,265 1994 963 17,971	4,491 16,630 214 3,214	1.883 1.666
Totals	45,110	23,200	61.4	Frankior, Marine, Accident and F. C., Franki t Lordon Guarante and Accident, London Maryland Casualty. Baltimore.		5,009	44.6
Credit. American Credit and Indemnity, Hartford Ocean Accident and Guarantee, London	24,065	7,484	21.6 	Ocean Accident and Guarantee, New York, Preferred Accident, New York, Standard Life and Accident, Detroit. Travelers, Hartford	3,350 1,850 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833 1,833	2,53,2 55,53 4,4 1,4 1,4 1,4 1,4 1,4 1,4 1,4 1,4 1,4	28.2.28 2.2.2.2.2 3.2.2.2.2
Totals	24,665	9,498	38.5	Totals	76,519	37,047	48.4
Ætna Life, Hartiord Gasualty of America, New York Employers Liability, London, Fidelity and Casualty, New York, Frakelyty Acadent and P. G. Frankfit General Acadent, Perth	19,463 2,679 43,274 13,416 16,973 196	8,514 15,282 6,549 18,060	43.7 35.3 48.8 107.0	Etna Indemnity, Hartford Fidelity and Casualty, New York Maryland Casualty, Baltimore Ocean Accident and Guarantee, London U. S. Fidelity and Casualty, Baltimore	1,710 1,710 1,584 1,788 1,171	82	: : : : : : : : : : : : : : : : : : : :
London Guarantee and Accident, London.		41,918 5.634	4.0 4.0	Totals	5,967	973	16.3
New Amsterdam Casualty, New York Ocean Accident and Guarantee, London Standard Life and Accident, Detroit Travelers, Hartford United States Casualty, New York.		6,963	180.5 26.2 26.7	Credit. St. Louis	3,286	¥09	18.4
Totals	383,034	166,644	43.5	Totals	4,635	<b>\$09</b>	18.0
Agtna Indemnity, Hartford American Bonding, Baltimore American Surety New York Bankers Surety, Cieveland City Trust, Sale Deposit and Surety, Phila Employers Liability, London Frielity and Casnalty, New York Fidelity and Deposit, Baltimore.	25.25.25.25.25.25.25.25.25.25.25.25.25.2	7,011 1,689 1,689 1,689 6,690 6,700 6,700 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100		Employers Liability. Employers Liability. London Fidelity and Casualty, New York. Frankfort Marine, Accident and P. G. Frankfr London Guarantee and Accident, London Maryland Casualty, Baltimore Ocean Accident and Guarantee, London Standard Life and Accident, Detroit.	201 201 201 201 201 201 201 201 201 201	25. 1 1 25. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5. 5	848844829 66644566
National Surety, New York		12,871	10.8	Totals	38,450	16,810	41.1

· Includes health.

NAME AND LOCATION OF CONFANT.	Premiums Received.	Losses Incurred.	o oitaM eseaoJ os esemius	NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Incurred.	o oitaM essoal of nuimerT
Mississippi—Cont.	*	4	%	MISSOURI-Cont.	*	*	8
Ætna Indemnity, Hartford		:	:	Attna Indemnity, Harriord			:
City Trust, Safe Deposit and Surety, Phile.		: :	::	American Bonding, Baltimore		20°	. <b>4</b>
Fidelity and Casualty, New York,	9	72	3.6	Bankers Surety, Cleveland		2,221	80.8
National Surety New York America, Montreal		43	16.8	Employers Liability, London		:	:
U. S. Fidelity and Guaranty, Baltimore		2	::	Fidelity and Deposit, Baltimore		10,740	: 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 : 12.0 :
Totals	32,381	751	2.3	Fraternal Surety, New York.		6.4. 190.	9 G
Men I if Unestern				Title Guarantee and Trust, Scranton U. S. Fidelity and Guaranty, Baltimore.	5 % 5 %	12,754	16.7
Continental Casualty Chicago	, .	1,720	20:5	Missouri companies			::
Maryland Casualty, Baltimore		ig e	### 4.5.	Totals	285,176	66,419	19.8
Standard Life and Accident, Detroit		ž R	226.0 20.0 20.0	Ætna Life, Hartford		1,878	80.0
Totals	5,903	2,645	8.4	Employers Liability, London	5.55		7.6.6 280
Plate Glass.				Fidelity and Casualty, New York Maryland Casualty, Baltimore		i €3	e.∞.
Etna Indemnity, Harfford Fidelity and Casualty, New York	868	909	0.79	Preferred Accident, New York		<b>1</b>	# 25 4.85
Lloyds Plate Glass, New York		R	8	Travelers, Harfford		8	: e:
Maryland Casualty, Baltimore New York Plate Glass, New York		<b>8</b> 8	#8 #9	United States Casualty, New York Union Casualty and Surety, St. Louis		86	<b>8</b> 4
Metropolitan Plate Glass, New York	192	22	37.5			130.00	100
Totals	3,136	1,463	46.3	Potenta		<b>200,14</b>	į
Steam Boiler.				Etna Indemnity, Hartford		1 678	2 2
Fidelity and Casualty, New York	1,897	2,556	134.0	Casualty of America, New York	3		::
Maryland Casualty, Baltimore		240	7.	Frankfort Marine, Accident and Pe. G. Frankfor		1,806 14	8
Ocean Accident and Guarantee, London			: ::	Lloyds Plate Glass, New York		6,817	22
Totals	10,647	3,098	29.1	Metropolitan Plate Glass, New York		4 38 38	82 83 ∞
Aggregates (Mississippi)	177,688	62,381	<b>88</b>	New Amsterdam Casualty, New York.	88	2,716	က <b>်</b> ကို
Missouri.				New York Plate Glass, New York Pacific Surety, San Francisco		\$ 5 11 11 11 11 11 11 11 11 11 11 11 11 1	<b>28</b>
Union Casualty and Surety. St. Louis	164.888	22.96	20	Union Casualty and Surety, St. Louis.		2,608	80.0
Etna Life, Hartford	220	3	2	Totals	18 18 18 18 18 18 18 18 18 18 18 18 18 1	8	8

ulty of America, New York'		15. 15.	.1.2	Title. Six Missouri companies	 M	i	:
Fidelity and Casualty, Joseph Vork Frankfort Marine, Accident and P. G. Frankft, General Accident, Perth Grest Eastern, New York. London Gurrantee and Accident, London Maryland Casualty. Baltimore	10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00			Steam Boiler. Casualty of America, New York. Fidelity and Casualty, New York. Harford Steam Boiler, Harford. Maryland Casualty, Ballimore.	25, % 26, % 26, % 26, %	7.18 7.78	64 to
New Amsterdam Casualty, New York North America, Chicago Ocean Accident, London		27.7 281.7 281.3 381.3	25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00 25.00	United States Casualty, New York	1,68	11.	64
Preferred Accident, New York.  Preferred Accident, New York.  Travelers, Harford Accident, Defroit  United States Casualty, New York  If States Casualty, Accident	2	44. <b>84.</b> 44.866		Automatic Sprinkler.  Maryland Casualty, Baltimore United States Casualty, New York.  Underwriters at American Lloyds, New York	17,692 8,515 8,096	5,330 4,844	88 : 1:0: :
Totals	732,065	366,165	46.3	Totals	84,308	10,173	9.
Burgiary.  Ridelity and Casualty, Rattford Maryland Casualty, Rew York New Amsterdam Casualty, New York. Of Standam Casualty, New York. Of Standam Casualty, New York. Of Standam Casualty, New York. Of Standam Casualty, New York. Of Standam Casualte, London U. S. Fidelity and Guarante, Baltimore.	25,946 25,946 3,951 11,520 18,930	11,306 11,306 163 183 2,813 6,117	:3-1-4-22 :0.004:0	Aggregates (Missouri)  MONTANA.  Accident.  Casualty Co. of America, New York.  Continental Casualty, Chicago	2,069,471 5,000 27,122	923,518 22,301	# : 6. 8 : 4.
Totals Credit N. V.	96,536	20,447	8.E	Employers Liability, London Fidelity and Casualty, New York. Frankort Marine, Accident and P. G., Frank't. Maryland Casualty, Baltimore*	1,574 921 868 888	3 5 5 5 5 5 5 7 5 7 7 7 7 7 7 7 7 7 7 7	8.62 8.7.4.1.0
Ocean Accident, London Philadelphia Casualty, Philadelphia	7,966	25.55	± 25 € 5 € 5 € 5 € 5 € 5 € 5 € 5 € 5 € 5	Standard Life and Accident, Detroit  Totals	2,866	130	43.4
Employers Liability.  Actua Life, Hartford Casualty of America, New York. Employers Liability, London.		36,387 103 40,684	<b>14.84</b> 800	Burglary. Fidelity and Casualty, New York Maryland Casualty, Baltimore Ocean Accident and Gusrantee, London U. S. Fidelity and Gusranty, Baltimore.	134 88 159 87,1		!!!!
fort Marine, Accident and P. G., Frankf't al Accident, Perth on Guarantee and Accident, London.		<b>2</b> <b>2</b> <b>3</b> <b>3</b> <b>3</b> <b>3</b> <b>3</b> <b>3</b> <b>3</b> <b>3</b> <b>3</b> <b>3</b>		Totals	1,130		:
Maryland Casualty, Baltimore  New Amsterdum Casualty, New York,  Ocean Accident and Guarantee, London Standard Life and Accident, Detroit  United States Casualty, New York.	777482 775881	13.83.11.82.05.15.15.15.15.15.15.15.15.15.15.15.15.15	*178778 -64.604	Employers Liability, London Frankfort Marne, Accident and P. G. Frankfort Marne, Accident and P. G. Frankfort Maryland Cassulty, Baltimore Ocean Accident and Guarantee, London	1,901 1,901 1,00 1,40	12,889	172.0
Totals	602,367	\$18,233	83.8	Totals	9,616	12,889	134.0
				1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			

Includes health,

STATES—Continued.
ΒY
INSURANCE
MISCELLANEOUS

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Incurred.	Pario of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of 200 of	NAME AND LOCATION OF COMFANY.	Premiums Received.	Louses Incurred.	lo oi la A Losses to to smuimer T
MONTANA—Cont.		•	%	NEBRASKA—Cont. Maryland Casualty. Baltimore.		•	88 :
American Bonding, Baltimore . Employers Liability, London	5,982	<b>8</b> : <del>:</del>	16.6	Standard Life and Accident, Defroit.  Travelers, Hartford	1,397	. 433	0 :
U. S. Fidelity and Guaranty, Bantonore. Totals	28,146	1,098	:   37	Totals	4,711	2,586	<b>27</b> 8.
Heath. Employers Liability, London Fidelity and Casualty, New York	106	275	269.4	Fidelity and Casualty, New York, Lloyds Plate Glass, London	20°4 20°4 20°4	773 888	##E
Totals	113	276	24.0	Marryland Casualty. Metropolitan Plate Class, New York New Jersey Plate Glass, Newark.		25.	
Fidelity and Casualty, New York	2,408 738	<b>8</b> 88	13.0 13.0 0.8	New York Plate Glass, New York  Totals		3,671	
Maryland Casualty, Baltimore	3,1,9 8,1,9 8,1,9 8,1,9 8,1,9	2.55 £ 58	<b>4</b> 5033:	Steam Boiler. Fidelity and Casualty, New York. Harford Steam Boiler, Harford.	2,169		1.6
Totals	10,833	5,045	46.6	Totals		166	
Steam Boiler. Fidelity and Casualty, New York. Hartford Steam Boiler, Hartford.	1,101	::	::	Automatic Sprinkler. Maryland Casualty, Baltimore			:
Maryland Casualty, Baltimore	4.106			Aggregates (Nebraska)	323,623	137,250	42.4
Aggregates (Montana)	84,41	87,776	40.0	NEVADA			
NERASKA. Accident. Accident. Accident. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accidents. Accid		18,655 12,284 198	67.5 17.5 17.5	Action Life, Hartford Continental Casualty, Chicago Employers Liability, London Facrifo, Mutual, San Francisco Royal Eschange, London Travelers, Hartford	10,182 90 183 183 183 183 183 183 183	4,324 4,324 1,396 1,396 831	42.5 127.1 68.0 61.1
Frankfort Marine, Accident and P. G., Frankft. Fidelity and Casualty, New York		<b>E</b> E	8 % 9 % 6	Totals	12,460	6,887	86.3
London Guarantee and Accident, London Maryland Casualty, Baltimore Coean Accident and Guarantee, London Pacific Mutual San Francisco.	4522£	1. 4. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2	************	Burglary. Fidelity and Casualty, New York. U. S. Fidelity and Guaranty, Baltimore	157	::	::
Preferred Accident, New York Standard Life and Accident, Detroit	17,430	4.8 523 535	34.	Totals	888		:

Travelers, Hartford	12,304	2,784	<b>27.23</b> 5.5.6	Employere Liability. Æina Life, Hartford	88		
Totals	114,014	53,576	46.1	Employers Liability, London	98,0	2,84	£.6
Barglary				Totals	6,341	2,89, 20,	<b>6</b> .6
Astna Indemnity, Harford Fidelity and Casualty, New York Maryland Casualty, Baltimore.	83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.45 83.5 83.5 83 83 83 83 83 83 83 83 83 83 83 83 83	6,871	.4.:6	Fidelity and Swety. American Bonding, Baltimore. U. S. Fidelity and Guaranty, Baltimore.	927	121	13.4
U. S. Fidelity and Guarante, London		2,606	11.9	Totals	88	121	13.2
Totals	18,042	16,569	91.8	Health.	8		
Credit. American Credit and Indemnity, New York Ocean Accident and Granantee. London	5,130	2,086	40.6	Travelers, Hartford Employers Liability, London	ន្តដន	166	:::
Totals		3.086	2.7	Totals	19	166	272.2
Roman Control of the		3	:	Aggregates (Nevada)	20,071	10,01	9.09
Astna Life, Hartford Employers Liability, London Frankfort Marine, Accident and P. G., Frankft.	2,724 1,497 8,586	18.88 38.28 38.28	14.6 64.0 212.2	NEW HAMPSHIRE.			
Fidelity and Casualty, New York London Guarantee and Accident, London		8,4, 15,6,4	87.7 118.1	Agtna Life, Hartford	3,983	1,258	я.4
Maryland Casualty, Baltimore		8, 8,9 1,0 1,0 1,0 1,0 1,0 1,0 1,0 1,0 1,0 1,0	16.8	Casualty Co. of America, New York Continental Casualty, Chicago	17,03 83 80,71	7,949	
Travelers, Hartford		8,116	11.1	Employers Liability, London Fidelity and Casualty, New York,	5,214	2,88 ₋₇	
Totals	048,88	51,394	74.6	Frankfort Marine, Accident and P. G., Frankf't General Accident, Perth	≅ ₹	1,843	160.0
Rena Indemnity, Hartford				London Guarantee and Accident, London Maryland Casualty, Baltimore	35 27 38 24	88	70.2
American Bonding, Baltimore American Surety, New York		2,356	14.2	New Amsterdam Casualty, New York. Philadelphia Casualty, Philadelphia	ដ្ឋន		:::
Bankers Surety, Cleveland City Trust, Safe Deposit and Surety, Phila				Preferred Accident, New York Standard Life and Accident, Detroit		<b>3</b>	8 23 5 4 4 4
Fidelity and Casualty, New York		7.27		Travelers, Harfford	2,947 2,066	2,683 137	17.0 6.6
Guarantee Co. of North America, Montreal		4,648	} :'	United States Health and Accident, Saginaw	16,357	8,091	49.4
Metropoutan Bond Surety, Umana		38	~.∞	Totals	66,774	28,101	39.1
U. S. Fidelity and Guaranty. Baltimore United States Guaranty. Baltimore		897	.6	Burglary. Fidelity and Casualty, New York	1,356	228	16.6
Totals		10,208	11.6	General Accident, Perth Maryland Casualty, Baltimore	28	::	::
Health.		,		Totals	1,510	823	15.0
Employers Lisbility, London. Fidelity and Casualty, New York.	21. 22. 21.	162	25.28 5.64 5.64	Credit. Philadelphia Casualty, Philadelphia	88	i	:

• Includes health.

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NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Incurred.	Ratio of Reseases to the State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State of State	NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Incurred.	to oite Al
NEW HAMPSHIRE-COM!		*	8	NEW JERSEY-Conf.	•	•	88
Employers Liability Etna Life. Hartford	1,644	216	n.4	American Credit Indemnity, New York	<b>1</b>	6,543	88
American Fidelity, Vermont	8 <u>8</u>	::	::	Ocean Accident and Guarantee, London Philadelphia Casualty. Philadelphia	1,086	<b>8</b> :	- I
Employers Liability, London	17,083	2,580	8 <b>2</b>	Totals	25.547	7,192	83
Frankfort Marine, Accident and P. G., Frankf't		22.5	9.0	:			
General Accident, Perth London Guarantee and Accident London		1,318	. <b>4</b> .	Astna Life, Hartford	19,882	2,712	55.
Maryland Casualty, Baltimore		4,383	76.2	Casualty Company of America, New York	2 Z Z Z	a g	
2 :			: ::	Employers Liability, London	20,00	25.0	3
Travelers, Hartford United States Casualty, New York		1,992	28 28 28 29 29 29	Fidelity and Casualty, New York Frankfort Marine, Accident & P. G., Franfort	18: 18:	3 85 8 85 8 85 8	# <b>25</b>
Totals	62,309	16,821	33.2	General Accident, Perth		11,068	3
Eldellin and County				Maryland Casualty, Baltimore		2,2 2,2 2,4	12.7
American Bonding, Baltimore,		:	:	Ocean Accident and Guarantee, London		799,7	2
American Surety, New York,		:	:	Philadelphia Casualty, Philadelphia		86.	= X
City Trust, Sale Deposit and Surety, Phila		6.000	30.0	Travelers Hartford	75.45	6,693	, œ
Guarantee Co. of North America, Montreal			_	United States Casualty, New York	8,177	2,684	<u>2</u>
National Surety, New YorkUnited States Fidelity and Guaranty, Baltimore	9,483	25 25	. e.	Totals	286,106	119,688	41.8
Totals	36.872	6.965	18.9				
				Fidelity.	3		
Ring Life Hartford		*	13.7	American Bonding, Baltimore		<u>: :</u>	:
Employers Liability, London			_	American Surety, New York		46, <b>96</b> 3	182.0
Fidelity and Casualty, New York Maryland Casualty, Baltimore		<b>≩</b> \$	88 9.2	Fidelity and Casualty, New York		8	2.7
Philadelphia Casualty, Philadelphia		:8		Fidelity and Deposit, Baltimore			:
Travelers, Hartford	1,81	66.	88.	National Surety, New York	, co	8	8
United States Casualty, New York.		23	:	United States Guarantee, New York.	200	<b>1</b> 2	32
Totals	7,002	1,523	 88 -:-	Total	88,628	140,089	10.0
Plate Glass.							
Casualty Co. of America, New York	1,078	2	18.6	Swiety		-	-
Lloyds Plate Glass, New York		35	25 E	American Bonding, Baltimore	2 . E	7.2	
Metropolitan Plate Glass, New York		æ	8	Fidelity and Deposit, Baltimore		\$	<del>=</del>
			ا ا_				

New Amsterdam Casualty, New York	∞ 1		::	National Surety, New York. United States Fidelity and Guaranty, Baltimore.	6,736	9,830	123.0
Totals	4,534	1,028	7.22	Total	48,690	909'99	136.0
Casualty Co. of America, New York. Fidelity and Casualty, New York. Hartford Steam Boiler, Hartford. Maryland Casualty, Baltimore.	2,568 12,745 367	1,488 28	. 25.0 . 25.2 . 25.2	Health. Alta Life, Hartford Central Accident, Pittsburg Employers Liability, London	2,556 1,321 1,321 1,301 1,301	2,488 287 788 789 789 160	87.55 4.0.0.0
Totals	15,711	2,026	12.9	Maryland Casualty, Baltimore	<b>8</b> 5	88	8.
Automatic Sprinkler. Maryland Casualty, Baltimore	023		:	Preferred Accident, New York. Standard Life and Accident, Detroit.	233	8 8 8 8	8.5.8 8.6.8
Aggregates (New Hampshire)	182,287	64,680	30.0	United States Casualty, New York	<b>S</b>	되	8.8
New Jeaser.				Totals	20,619	10,061	<b>8</b> .02
Action Life, Hartford Casualty Company of America, New York Central Accident, Pittsburg Employers Liability, London Fidelity and Casualty, New York Frankfort Marina, Accident & P. G., Frankfort Marina, Accident & P. G., Frankfort General Accident, Perth London Guarantee and Accident, London Maryland Casualty, Baltimore		14,921 4,616 5,522 1,366 7,366 7,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366 1,366	8 8 2400 8 1400 8 15 147 446 144	Plate Glass.  Æbtna Indemnity, Harford. Casualty Company of America, New York. Central Accident, Pittsburg. Fidelity and Casualty, New York. Lioyds Plate Glass, New York. Maryland Casualty, Baltimore. Metropolitan Plate Glass, New York. New York Plate Glass, Newark. New York Plate Glass, Newark. Philadelphia Casualty. Philadelphia.	28 25 4 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	2 1 1 667 1 1 1 667 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	4: :42222888 4: :0:102:106
North American Accident, row for Society Ocean Accident and Guarantee, London.		148	( es	Total	74,887	22,626	80.8
Pacific Mutual Life, San Francisco. Philadelphia Casualty, Philadelphia Preferred Accident, New York. Standard Life and Accident, Detroit	8, 12, 20, 12, 20, 20, 20, 20, 20, 20, 20, 20, 20, 2	1,066 30,477 1,083	2.0.0 8.0.0 8.0.0	Automatic Sprinkler. Maryland Casualty, Baltimore. United States Casualty, New York	## ::	170 30	21.9 6.::
Travelers, Hartford United States Casualty, New York. United States Health and Accident, Saginaw	25 00 80 25 00 80 25 00 80 25 00 80	200.1 1,000.1	288 2.1.4.	Totals	Æ	200	8. 8.
Totals	163,367	96,360	7.89	Casualty Company of America, New York	900		
Burglary.  Actual Indemnity, Hartford Fidelity and Casualty, New York  General Accident, Perth Maryland Casualty Baltimore	1,582 1,061 1,774 328	5,616	81.00 14.60 14.60	Fidelity and Casualty, New York.  Hartford Steam Boiler, Hartford.  Maryland Casualty, Baltimore  Ocean Accident and Guarantee, London Philadelphia Casualty, Philadelphia.	<b>38.</b> <b>33.</b> <b>3.</b> <b>3.</b> <b>3.</b> <b>3.</b> <b>3.</b> <b>3.</b> <b></b>	2,536 10,124	7
New Amsterdam Casualty, New York Ocean Accident and Guarantee, London	<b>2</b> 2	*	8; I	United States Casualty, New York	1,000	12.660	
United States Fidelity and Guaranty, Baltimore.	12,0	190	١١٥	A oursates (New Tersey)	873,882	549,948	6.0
Totals	Ref	B	9				

MISCELLANEOUS INSURANCE BY STATES-Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Incurred.	Matio of Section of the Contract of Termiums T	NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Incurred.	lo oisa M seeso I os emuimer T
New Mexico.  Accident.  Bena Life, Hartford Continental Casualty, Chicago Fidelity and Casualty, New York Travelers, Hartford	\$ 808 80,189 2,313	\$ 776 10,816	~~~~~ %:83 :83 %:6: :8:	New York—Cont. Empire State Surety, Brooklyn. Employers Liability, London. Fidelity and Casualty, New York. Fidelity and Deposit, Baltimore Guarantee Co. of North America, Montreal	231,309 4,518 231,580 345,802 14,948	\$ †46,072 \$86 65,063 161,449 \$555	~~~~~~~ %
Totals	23,401	12,339	52.7	Title Guaranty and Trust, Scranton. United States Fieldity and Guar, Baltimore		180,276	
Fidelity and Casualty, New York	206 401		::	United States Outstance, 19ew 10th	101	420,970	18.7
Totals	909		:	Actua Life. Hartford		12.769	41.1
American Bonding, Baltimore. American Surety, New York. U. S. Fidelity and Guaranty, Baltimore.	1,165 946 2,336	7,679	810.8	Continental Casualty, Chicago. Employers Liability, London. Fidelity and Casualty, New York. Great Eastern Casualty, New York. Marchad Casualty, New York.	20.21 20.21 20.20 20.20 20.20	8.00 8.00 8.00 8.00 8.00 8.00 8.00 8.00	교육4월 6 6 2 2 1 2
Totals	4,447	7,679	172.6	Philadelphia Casualty, Philadelphia		1	318
Health. Travelers, Hartford	23	i	:	Standard Life and Accident, Detroit Travelers, Bartford United States Casualty, New York.		11,574	<b>282</b> 51.60
Plate Glass. New York	1,209	474	88.2 11.7	Totals	872,217	149,828	40.1
Totals	2,286	591	28.1	Æma Indemnity, Hartford		13,406	40.4
Aggregates (New Mexico)	30,720	50,609	67.1	Fidelity and Casualty, New York		22, 30, 30, 30, 30,	:#F
Nrw York.  Accident.  Accident.  Accident.  Abina Life (casualy branch). Harford Casualty Company of America. New York* Continental Casualty. Chicago.  Employers Lignlifty, London.		79,289 15,807	% <b>1</b> :7.88	Maryland Casualty, Baltimore Metropolitan Plate Glass, New York New Amsterdam Casualty, New York New Jersey Plate Glass, Newark, New York Plate Glass, New York Philadelphia Casualty, Philadelphia.	139,506 139,506 139,506 13,467 22,786	28, 24, 25, 26, 26, 26, 26, 26, 26, 26, 26, 26, 26	
Fidelity and Casualty, New York Frankfit	•	821	283 670	Totals	698,303	247,304	35.4
General Accident, Perth General Accident, Philadelphia Great Eastern Casualty, New York Cardon Gurrantee and Accident, London Maryland Casualty, Baltimore New Amsterdam Casualty, New York	88, 88 8, 873 5, 238 9,067	18,964 18,964 18,964 15,666	# <b>#</b> 252 <b>8</b> 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 1757.00 175	Casualty Co. of America, New York Fidelity and Casualty, New York Hartford Steam Boiler, Hartford Maryland Casualty, Baltimore	4,764 121,266 8,386	9.918 8.878 1.388	16.4 16.4

North American Accident, Chicago		4,184	49.2	Ocean Accident and Guar., London	8,746	સ	:
Ocean Accident and Guarantee, London.	13,888	10,988	12.8	Philadelphia Casualty, Philadelphia	3,018 07%	3778	
Philadelphia Casualty, Philadelphia.		1,461	8:1:		2000		
Preferred Accident, New York		188,714	9.5	Totals	250,123	26,502	10.1
Travelers, Hartford		112,776	- 6.	Maryland Casualty, Baltimore, Baltimore	12,023	2,345	19.5
United States Casualty, New York, United States Health and Accident Sagnaw	-	3 % 8 6 8 6 8 6 8 6	23 25 To ex	United States Casualty, New York	4,425	735	16.6
Totals	10	200 198		Totals	16,448	3,080	18.7
POTEIN	•	97,50	? <b>.</b>	Aggregates (New York)	9,071,414	3,179,524	36.1
Astna Indennity, Harford		7.592	47.4				
Fidelity and Casualty, New York General Accident. Perth		28,082 7,173	<b>3</b> .5	NORTH CARCLINA.			
Maryland Casualty, Baltimore		906 61	:0	Atna Life, Hartford	21,406	19,048	8.
Ocean Accident and Guarantee, London. United States Fidelity and Guar, Baltimore.	120,984	4,508 508 508 508 508 508 508 508 508 508	32.8 3.4.8 3.4.8	Employers Liability, London, Fidelity and Casualty, New York. Maryland Casualty, Baltimore	9,786 9,786 306	8,89,8 809,8	. <del>1</del> 18.4
Totals	270.809	104.109	4.88	Ocean Accident and Guarantee, London.	15 E	83	25.25 26.00
Heaploners Linkillian				Preferred Accident, New York	5,517	888	4.6
Atna Life, Hartford		72,419	27.5	Standard Life and Accident, Detroit. United States Casualty, New York.	3,349	87.68 216	8 8 4
Casualty Company of America, New York		818	 	Travelers, Hartford	10,207	12,579	12.4
Employers Liability, London		308.747	5 <del>2</del>	Pacific Mutual Life, San Francisco	1,126	674	8.8
Frankfort Marine, Frankfort		88 88 88 88 88		Totals	77,423	51,103	0.99
London Guar, and Accident, London		8.8 8.22 8.22	1.4.	Burglary.			8
Maryland Casualty, Baltimore		132,666	74.9	Maryland Casualty, New York,	1967	100,0	3 23
New Amsterdam Casualty, New York Philadelphia Casualty. Philadelphia	184,806	70,413 10,365	88 80 80	Ocean Accident and Guarantee, London	2,001	<b>4</b> 8	21 21 21 21
Standard Life and Accident, Detroit		8	8:	United States Fidelity and Guaranty, Baltimore.	Reg	068	8
Ocean Accident and Guar. London.		72,189	3. S.	Totals	7,368	2,026	88 83.
United States Causalty, New York		78,156	88.5	American Credit Indomnita New Vorte	367 0	2000	8
Totals	2.614.631	1.257.535	48.5	Ocean Accident and Guarantee, London	127	0,820	8 : 8 :
Credit				Totals	13,700	6,926	43.2
American Credit Indemnity, New York	_	203,962	0.83	Employers Liability.		1	:
Ocean Accident and Guar, London	121,559	40,835 17,77	8.8 9.7	Employers Liability, London	6,8 <b>44</b> 9,527	 	9.8 9.9
				Employers Indemnity, Philadelphia	878	8	10.6
Totals	609,511	262,671	51.5	Fidelity and Casualty, New York., Maryland Casualty, Baltimore.	2, 8 4,8 4,8 4,8 8,8	5,444 200	8.8 8.8
Fidelity and Surety.				Ocean Accident and Guarantee, London.	4,563	3,900	<b>8</b>
Astraican Bonding Baltimore		3,175	က် လင်	Pennsylvania Casualty, Scranton.,	84,1 84,1	1,065	7.5 2.5
American Surety, New York		40,886	8.5	Travelers, Hartford	196'6	6,571	20.99
Gity Trust, Safe Deposit and Surety, Phila	51. 52.	97,718	170.4	Totals	49,574	24,047	48.6
			The floor				

• Includes health. † Losses paid.

23.23 19.52 6.9 % # :858854544458 :2848828 @ :71985643446 :384888

Losses Incurred.		96,766	17,450 19,066 3,547	9,172 30,638 16,763	8,1,8 1,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,0,1,8 1,	11,647	3,020	25.00 25.00 25.00 25.00 25.00 25.00	25,874		1,664 456 10,063 163 163	24,244		60,821 6,688 888	68,915	10.007	188	8
Premiums Received.	•	136,525	37,150 37,287 9,608	47,498 70,637 80,463	12,736 13,046	11,369 11,369 28,967	12,824 188,124 188,124	76,477 167,349 38,914	45,521		4,519 1,078 29,980 5,221 3,761 24,574	69,133		104.840 11.088 30,011	146,893	20	7,243	18
NAME AND LOCATION OF COMPANY.	OHIO.	Astna Life, Hartford Casualty of America, New York*	Central Accident, Pittsburg Continental Casualty, Chicago Emolovers Liability London	Fidelity and Casualty, New York. General Accident, Philadelphia* Great Eastern Casualty, New York.	Maryland Casualty, Baltimore New Amsterdam Casualty, New York	North American, Chicago Ocean Accident and Guarantee, London Pacific Mutual Life, San Francisco	Pennsylvania Casualty, Scranton Philadelphia Casualty, Philadelphia Preferred Accident New York	Standard Life and Accident, Detroit. Travelers, Hartford United States Casualty New York	U. S. Health and Accident, Saginaw.		Actua Indemnity, Hartford New Amsterdam Casualty, New York. Fidelity and Casualty, New York. Maryland Casualty, Baltimore U. S., Fidelity and Guarantee, London U. S., Fidelity and Guarantee, London	Totals	Credit	American Credit Indemnity, New York Philadelphia Casualty, Philadelphia Ocean Accident and Guarantee, London	Totals	Employers Liability.	Casualty of America, New York	Fidelies and Casualty, New York.
Ratio of Section of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract of Contract o	8	:1.1	485.8 8.5 8.5 8.5 8.5 8.5 8.5 8.5 8.5 8.5	8.6.4 8.0.7	8.28	\$ •	282 68.6	56.50 0.5.6	4.6	48.1	82 171 80 19 19 19 19 19 19 19 19 19 19 19 19 19	1.0	25 26	: :;	3. : : :	-	:	2
Losses Incurred.	•	6,964	367	# 5 8 # 5 8	10,068	2.043	1.1.1.2 1.1.1.2 1.1.1.2 1.1.1.2 1.1.1.2 1.1.1.2 1.1.1.2 1.1.1.2 1.1.1.2 1.1.1.2 1.1.1.2 1.1.1.2 1.1.1.2 1.1.1.2 1.1.1.2 1.1.1.2 1.1.1.2 1.1.1.2 1.1.1.2 1.1.1.2 1.1.1.2 1.1.2 1.1.2 1.1.2 1.1.2 1.1.2 1.1.2 1.1.2 1.1.2 1.1.2 1.1.2 1.1.2 1.1.2 1.1.2 1.1.2 1.1.2 1.1.2 1.1.2 1.1.2 1.1.2 1.1.2 1.1.2 1.1.2 1.1.2 1.1.2 1.1.2 1.1.2 1.2	385	288 1188 889 1	18,078	<b>%</b> 4533	8	1,363	: :	<b>A</b> :	128	:	110 790
Premiums Received.	•	10,867	 	18,083 18,093	47,140	2.901	7.4.4. 5.008.4 5.008.4		8,108 48,43	27,169	1,908 288 156 588 588	8	8,798	3,736 21,677	25 F	29,463	88	950 790
		<u> </u>	<b>s</b>	Fidelity and Deposit, Baltimore National Surety, New York United States Fidelity and Guaranty Baltimore.				Pennsylvania Casualty, Scranton. Preferred Accident, New York.	Statement Line and Actualty, Determined States Casualty, New York.  Travelers (accident department), Hartford.	i	Pidaity and Casuldy, New York Lloyds Plate Glass, New York Meropolitan Plate Glass, New York Maryland Casuldy, Baltimore New York Plate Glass, New York	Ĭ	:	Steam Boiler. Fidelity and Casualty, New York			Rievator. Pennsylvania Casualty, Scranton	Acceptant (North Carolina)

NORTH DAROTA.				Maryland Casualty, Baltimore	30,233	22,433	74.2
Continental Casualty, Chicago		8,107	13.7	Standard Life and Accident, Detroit. Travelers, Hartford	121,982 158,401	68,685 40,317	25.24 1.4.
National Masonic Acident, Des Moines  Cocan Acident, Des Moines  Trenglage Hartford	2, 20, 20, 20, 20, 20, 20, 20, 20, 20, 2		: :::0:«	Totals	746,620	306,198	0.14
Totals		22,251	50.3	Etna Indemnity, Hartford	2,996	:8	: ;
Endelity and Casualty, New York.  Maryland Casualty, Baltimore.  U. S. Fidelity and Guaranty. Baltimore.	1,246 2,396 197	181	58.7	American Bonding, Baltimore American Surety, New York Bankers Surety, Cleveland Federal Union Surety, Indianaolis	26.28.28.28.29.25.25.25.25.25.25.25.25.25.25.25.25.25.	1,196	2.11.8 8.11. 1.9
Totals		131	19.0	Fidelity and Casualty, New York.	, 8, 8,0,0 8,0,0 8,0,0 8,0,0 8,0,0 8,0,0 8,0,0 8,0,0 8,0 8	22 23 25 25 26 26 27 27 27 27 27 27 27 27 27 27 27 27 27	عنون هنونو
Employers Liability, London		000	: 6	U. S. Fidelity and Guaranty, Baltimore	68,916	21,515	31.2
Maryland Accident and Guarantee, London  Travelers, Hartford	3,523	\$25 \$25 \$25	383 30.4	Totals	363,791	144,446	8.8
Totals	6,746	1,479	25.7	Health.	006 0	660 6	8
American Surety, New York		1.500	107.7	Astna Life, Harttord Central Accident, Pittsburg Contrinental Casualty Chicago	2,075	4 4 4 2 2 4 2 4 4 4 2 4 4 4 4 4 4 4 4 4	2 2 5 5 5 7 8
Sankers Surety, Cleveland	927	2011		Employers Liability, London Fidelity and Casualty, New York.	8,130 786	1,774	88 86 86 87
Fidelity and Casualty, New York				Great Eastern Casualty, New York	2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2	2.583	21.7
Northern Trust, Fargo			::	Pennsylvania Casualty, Scranton	25.55	2.446	
U. S. Fidelity and Guaranty, Baltimore.	7,966	4,540		Preferred Accident Acident Derroit	886	8,868 8,868 8,868	25.8 8.8
Totals	21,441	6,040	28.2	Travelers, Line and Account, Dealo	88	193	<b>3</b> 2
Fidelity and Casualty, New York Maryland Casualty, Baltimore	197	: : :	: ::	Totals	75,254	31,464	8.7
Tavelers, Harlford	9 498	1,128	6.9	Plate Glass			
Edulity and County New Vorle	1 300	7 19	2 2	Etna Indemnity, Hartford	2,775	918	33.1
Lloyds Plate Glass, New York	28.5	. 156 26	: N	Fidelity and Casualty, New York.	1,25	2,786	88
Maryland Castually, Dattimore Metropolitan Plate Glass, New York New York Plate Glass, New York	258	133	:3:8 :8:0	Lioyds Flate Glass, New Jork Maryland Casualty, Baltimore Metropolitan Plate Glass, New York	10,812 10,812	151.6	128 200 200 200 200 200 200 200 200 200 2
Totals	5,017	1,716	34.2	New Jersey Plate Glass, Newark New York Plate Glass, New York	6,586 6,586 6,686	20,6	828 84.
Steam Boiler. Hartford Steam Boiler, Hartford	88		:	Pacine Surety, San Francisco. Philadelphia Casualty, Philadelphia Central Accident, Pittsburg	17,775 9,604	9.88 9.88 9.88 9.88 9.88 9.88	888 61.4
Aggregates (North Dakota)	83,100	38,345	40.1	Totals	96,716	28,946	8.62
			Tarle	Acc Leafth			

· Includes health.

	Received.	Losses Incurred.	Losses Losses to to Immig	NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Incurred.	o oisan seecal to suimera
OHIO-Cont.	•	*	8	Orrgon—Cont.	*		%
Casualty of America, New York	38	3.054		Agina Indemnity, Hartford	1,146	730	88
Hartford Steam Boiler, Hartford	91,762 3,769	11,782 88	8.21 8.8 8.8	Lioyds Flate Class, New Tork  Netropolitan, New York  New York Plate Glass, New York	\$ 18 E	8218	12.5
Ocean Accident and Guarantee, London Philadelphia Casualty, Philadelphia	3,576 1,948	в : :	::	Totals	7.50	1 658	8
United States Casualty, New York	1,039		:	Steam Boiler.			} 
Totals	134,154	14,913	11.1	hartiord Steam Boiler, Hartiord	3,146		<u>: </u>
Automatic Sprinkler. Maryland Casualty, Baltimore. United States Casualty, New York.	2,729 638	1,466	.: .:	Aggregates (Oregon)	221,061	64,452	 8 
Totals	3,427	1,466	42.4	Etna Life, Hartford	147,449	41,176	27.9
Aggregates (Ohio)	2,570,367	1,011,367	39.3		3 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	E7.23	3: 5
				Continental Casualty, Chicago		14,241	38
OKLAHOMA. Accident.	•	•	88	Employers Indemnity, Philadelphia Employers Liability, London		15,578	78.7
Astna Life, Hartford	*.18 87.8	9,273 14.4	619.0 51.2	Fidelity and Casualty, New York Frankfort Marine, Accident and P. G., Frankfor		38,517 1,282	2.83 2.43
Fidelity and Casualty, New York	3,765	1,00	8.8	General Accident, Perth		10,258	£.8
North American Accident, Chicago	69 69	2,700	391.0	Great Eastern Casualty, New York		10,768	88
Ocean Accident and Guarantee, London	325	<b>≈</b> ₹	ro k	Maryland Casualty Raltimore		<b>8</b> 8	14.1
Pacific Mutual Life, San Francisco	2,031	2,264	111.6	New Amsterdam Casualty, New York		15	7.9
Standard Life and Accident, Detroit	5,749	104	            	:	_	13,006	73.3
	2021	5		Pacific Mutual, San Francisco		4,986	2
Totals	28,936 38,936	38,58	65 85 85	Philadelphia Casualty, Scranton		10,994	86 cz
Burglary	1			1		48,678	55
Astna Indemnity, Hartford	4 53 s	4.063	: 99	Standard Life and Accident, Detroit Travelers, Hartford	246.627	18,629	22.22
Maryland Casualty, Baltimore	1,323	16	1.2	United States Casualty, New York	106,988	4,708 90,458	15.0
Totals	6,575	4,069	61.9	Totals	1,164,060	200,088	\$3.0
Health.  Elife, Hartford  Filelity and Country New York		8	::	Burglary.  Ætna Indemnity, Hartford	848		

Maryland Casualty, Baltimore	8	128	9.8	Fidelity and Casualty, New York	87,647	2,4	13.1
Standard Tife and Amidant Details	58		:0	General Accident, Perth	18,019	208,5	21 S
Standard Lite and Accident, Detroit	3	0	3.6	Naryland Casualty, Baltimore	970	1,01	9.0
Totals	2.499	189	27.4	Ocean Accident and Guarantee, London	1,1	98	16.6
i				United States Fidelity and Guaranty, Baltimore	38,863	088'6	83
Fidelity and County Name Vol.	760 1	101	8	-1-4-1-	907 640	90 16	8
Lloyds Plate Glass, New York	25,	791	5.5	Totals T	410,501	00717	8.9
Maryland Casualty, Baltimore	. Se	22	n:	Credit			
Metropolitan Plate Glass, New York.	1.216	191	0.99	American Credit Indemnity, New York	147.455	56.944	9.88
New Jersey Plate Glass, Newark	663	<b>7</b> 8	66.7	Philadelphia Casualty, Philadelphia	26,814	2,873	87
1		0,00	1	Ocean Accident and Guarantee, London	<b>2</b>	7,072	<b>31</b> .7
T OF GET 3	r.	611,2	2.12		10% 619	88 990	8
Steam Boiler.					070,000	3	3
Fidelity and Casualty, New York	諨	:	:	Emblovers Liability.	-		
Hartford Steam Boiler, Hartford	2,765	22	2.1	Ætna Life, Hartford	54,439	10,978	80.2 80.2
Maryland Casualty, Baltimore	174	:	:	American Casualty, Reading	8,285	8	1:1
Ocean Accident and Guarantee, London	2	:	:	Employers Indemnity, Philadelphia	101,497	31,136	8.7
Totals	766 2	75	6 6	Casualty of America, New York	818,	47 000	:0
	1		•	Frankfort Marine Assident and D C Frankfort	20,00	200.20	
Aggregates (Oklahoma)	45.738	29.303	65.4	Fidelity and Casualty. New York.	148,288	45,981	
	!		:	General Accident. Perth.	10.039	1944	19.4
				London Guarantee and Accident. London.	26,502	7.669	30.1
OREGON.	**	4-		Maryland Casualty, Baltimore	2007	18.662	23
Accident.	•	•		New Amsterdam Casualty, New York	5,108	3,399	9.99
Attna Life, Harriord	23,487	5,947	<b>8</b> 2.3	Ocean Accident and Guarantee, London	47,406	20,669	43.6
Continental, Chicago	13,667	36.0	<b>5</b> 3.6	Pennsylvania Casualty, Scranton	13,886	573	<b>4.1</b>
Fidelity and Councily, London	15,35	28,6	2 2 2	Philadelphia Casualty, Philadelphia	25.55	4, e	0.6
Frankfort Marine Accident and D C Learly	000	167.4	38	Transland Life and Accident, Detroit	000,000	69,100	2. S
Maryland Camalty Raltimore	10,00	92	3.5	Travelers, marriord	90,000	25.5	35
New Amsterdam Casualty New Vorl	15,100	115	10	United States Casualty, Ivew LOCK	06,130	64,00g	41.0
Pacific Mutual. San Francisco.	1	3	, <u>7</u>	Totale	1 015 987	249 APT	8 78
Preferred Accident, New York	980	888	2		and and		:
Standard Life and Accident. Detroit	18.467	7,407	2	Fidelity and Sweety.			
Travelers, Hartford	3,992	6.570	164.8	Ætna Indemnity, Hartford	11.328		:
U. S. Health and Accident, Saginaw	960.7	1.872	45.7	American Bonding. Baltimore	38.416	20.221	52.6
				American Surety, New York	128,000	12,866	10.2
Totals	158,022	56,496	26.7	Bankers Surety, Cleveland	1,599		:
•				City Trust, Safe Deposit and Surety, Phila	66,186	12,102	18.6
Surety.				Employers Liability, London	88 88 1	2	9.4
Actna Indemnity, Hartford	2,408		:	Fidelity and Casualty, New York	10,756	::	:
American Bonding, Baltimore	200,000	1,256	조 - 1.	Fidelity and Deposit, Baltimore	60,63	2,246	3.7
American Surety, New York	7007	:	:	Guarantee Co. of North America, Montreal	88 88 88	1,88,1	3.5
Fidelity and Casualty, New York		:	:	National Surety, New York	47,22	E	1.4
Fidenty and Deposit, Baltimore	200	:	:	Pacific Surety, San Francisco	8	:	:
National Surety, New York	A A	:	:	Title Guarantee and Trust, Scranton	38,367	88	6.0
Facine Surety, San Francisco	99	:	:	United States Guarantee, New York	2,581	369	14.3
U. S. Fidenty and Gharantee, Dailmore	43,142	P)(0	17.1	U. S. Fidelity and Guaranty, Baltimore	119,884	13,062	9.0
Totals	55,555	6,289	11.3	Totals	550.442	62.938	11.4
	· Includes health.		+ Losses naid	d. # Gross premiums.			

Includes health. † Losses paid. † Gross premiums.

## MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Incurred.	o oita M sereo.I ot nuimerT	NAMB AND LOCATION OF COMPANY.	Premiums Received.	Losses Incurred.	lo oila A sesso.I oi oi muimer I
PENNSYLVANIA—Conf.	*	•	88	RHODE ISLAND—Cont.	*		88.
Enral Accident, Pittsburg	19,976 29,844	7,741	88.8 47.0	Agna Indemnity, Hartond,	345 4,156	::	· :::
Continental Casualty, Chicago Employers Liability, London			12.5 6.5	City Trust, Safe Deposit and Surety, Phila.		::	::
Fidelity and Casualty, New York.		<b>₹</b> 5	% %.1.	Employers Liability, London		: 58	27.6
Maryland Casualty, Baltimore	1,682	528	2.7	Fidelity and Deposit, Baltimore.			::
Philadelphia Casualty, Philadelphia	22.2	13,236	7.	United States Guarantee, New York	92	1,761	
Standard Life and Accident, Detroit	200	 	3	Totals	14,165	2,036	14.4
Travelers, Hartford United States Casualty, New York	8,006	2,246	:28	Health.			
Totals	209,817	84,126	40.1	Agtna, Hartford	25 SE		<b>88</b>
				Continental Casualty, Chicago		33	
Plate Glass.				Fidelity and Casualty, New York		1.596	 8 %
Ætna Indemnity, Hartford	868	119	8.°	Great Eastern Casualty and Indemnity, N. Y.			
Casualty Co. of America, New York.	25	3 :	: :	Pennsylvania Casualty, Scranton		3 :	700.0
Central Accident, Pittsburg	19,157 16,819	6 70 26 26	<b>30.</b> 7	Preferred Accident, New York		1,680	0.70
Lloyds Plate Glass, New York	14,978	¥.	86.	Standard Life and Accident, Detroit		БĒ	32
Maryland Casualty, Baltimore	12,627	3,856	30.5	United States Casualty, New York.		3 :	9 3 :
New Amsterdam Casualty, New York	1 654	1 098	.0.2	Totale	11 242	4.066	0.88
New York Plate Glass, New York	18,067	5,76	3.e	Liability.			3 3
Ocean Accident and Guarantee, London	\$. \$.	: \$	12.0	Astna, Hartiord		3,882	8
Pennsylvania Casualty, Scranton		22 E	88	Employers Liability, London		14,588	3.75 0.4
United States Plate Glass, Philadelphia.		96,0	8	Frankfort Marine, Accident and P. G., Frankft.		6,304	2
Totals	128,573	35,183	27.4	London Guarantee and Accident, London		* <b>%</b>	86.0 86.0
				d Casualty, Bal		3 8 8 8	22.5 27.5
Steam Boiler.	100			Ocean Accident and Guarantee, London		1,961	2
American Casualty, Reading Casualty of America, New York.		: :	::	Fhiladelphia Casualty, Philadelphia Standard Life and Accident, Detroit			: :
Fidelity and Casualty, New York Hartford Steam Boiler, Hartford	56,646 121,123	7,907 6,808	55.0 5.6	Travelers, Hartford	1,786	2,157	12.6
Maryland Casualty, Baltimore Pennsylvania Casualty, Scranton		191	84 80 80 80 80 80 80 80 80 80 80 80 80 80	Totals	160,000	81,369	8.08

Philadelphia Casualty, Philadelphia United States Casualty, New York	5,492	2.046	19.6	Casualty Co. of America. New York	**		
Totals	212,963	16,916	7.9	Central Accident, Pittsburg Fidelity and Casualty, New York		88	<b>4</b> 8 8 8 8 8 8 8
Elevator. Pennsylvania Casualty, Scranton	2,434	253	10.4	Lloyds Plate Glass, New York. Maryland Casualty, Baltimore Metropolitan Plate Glass, New York		3425	.0.8.6 .0.8.6
Maryland Casualty, Baltimore. United States Casualty, New York	4,596	1,868	40.4	New Jersey Flate Glass, Newark, New York Plate Glass, New York, Pacific Surety, San Francisco. Philadelphia Casualty, Philadelphia	1,707 1,707 381 472	:: <b>5</b> 5	8 <b>2</b> : :
Totals	11,650	2,111	18.1	Totals	13,731	3,797	9.12
Aggregates (Pennsylvania)	3,593,582	1,137,160	31.7	Automatic Sprinkler. Maryland Casualty, Baltimore United States Casualty, New York	88	::	
KHODE ISLAND. Accident.				Totals	12		:
Abtna Life, Hartford Casualty Co. of America, New York* Central Accident, Pittsburg Continental Casualty, Chicago Fundouses Lishility London	4,113 418 3,887 535	1,147	2 :23 & . 2 :70 & .	Steom Boiler Casualty Co. of America, New York Fidelity and Casualty, New York Higher and Casualty New York	18 4,554 23,688	:088 :	
Fidelity and Casualty, New York, Frankfort Marine, Accident and P. G., Frankfit, General Accident, Perth' Great Fastern Casualty and Indomnity N. V.		213,1 881 845 845 845 845 845 845 845 845 845 845	5882 60066	Maryland Casualty, Baltimore. Ocean Accident and Guarantee, London Philadelphia Casualty, Philadelphia.	8283	3 : : : :	::::
London Guarantee and Accident, London. Maryland Casualty, Baltimore.		3 : :1		Totals	29,065	480	1.3
New Amsterdam Casualty, New York Ocean Accident and Guarantee, London.	825	22	11.6 10.8	Mount Indomnite Harford	1 963		
Philadelphia Casuatty, Stranton Preferred Accident, New York.	1,012 7,012 7,012 1,012	281.1 911.1 018	.5.5.2 .5.6.5.	American Bonding, Baltimore s American Surety, New York City Trust, Safe Deposit and Surety, Phila		268	12.7
Travelers, Hartford United States Casualty, New York. United States Health and Accident, Saginaw	13,531 655 229 229	8. 88. 88. 88.	83.55 4.75.85	Empire State, Brooklyn Fidelity and Deposit, Baltimore National Surety, New York s.	2,710 6,639	5,000	17.9
Totals	54,275	11,301	8.02	Title Guaranty and Trust, Scranton U. S. Fidelity and Guaranty, Baltimore s.	11,166	::	: : 
Burglary.				Totals	32,776	6,383	19.5
Fidelity and Casualty, New York			<u>:</u> :	Aggregates (Rhode Island)	320,716	109,735	34.2
Maryland Casualty, Baltimore. New Amsterdam Casualty, New York	388		:::	SOUTH CAROLINA. Accident.			
U. S. Fidelity and Guaranty, Baltimore		323	15.7	Employers Liability, London		11,563	75.6
Totals	3,522	323	91.7	Fidelity and Casualty, New York		1,698	18.7
Ocean Accident and Guarantee, London	1,875	:	:	Maryland Casualty, Baltimore New Amsterdam Casualty, New York	5,991	3,011 25	0.02

* Includes health. s Includes fidelity.

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NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Incurred.	to oiraA sasea.I of emuimerT	NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Incurred.	to oliaX seeso.I ot emuimerT
SOUTH CAROLINA—Cont. Ocean Accident and Guarantee, London. Pennsylvania Casualty, Scranton Preferred Accident, New York. Travelers, Hartford United States Casualty, New York.	**************************************	**************************************	1837588 1351589 1351	South Dakota—Cont. Employers Liability. Employers Liability, London. Fidelity and Casualty, New York.		\$ 2,780 22,780	% 607.9 2.1
Totals	49,373	25,157	6.09	Totals	2,735	2,189	e B
Burglary, AEtna Indemnity, Hartford Fidelity and Casualty, New York Maryland Casualty, Baltimore, New Amsterdam, New York, Ocean Accident and Guarantee, London U. S. Fidelity and Guarantee, London	1.431 25.62 28.83 28.98 28.98	5,216	365.0	American Bording, Baltimore. American Surety, New York Bankers Surety, Cleveland City Trust, Safe Deposit and Surety, Phila Fidelity and Deposit, Baltimore U.S. Fidelity and Guranty, New York	3,736 3,736 3,736 3,736 3,736 3,736	1,176	126.2 127.4 316.7 24.8
Totals	4,032	5,890	146.1	Totals	14,116	15,318	108.5
Credit.  Ocean Accident and Guarantee, London Philadelphia Casualty, Philadelphia	4,600			Health.  Ætna Life, Hartford Fidelity and Casualty, New York	88	88	95.2 263.1
Totals	6,117	:	:	Totals	88	110	134.1
Astna, Hartford Employers Liability, Employers Liability, London Fidelity and Casualty, New York London Guarantee and Accident, London	503 1,249 8,357 417	2,121 2,268 2,268	15.88.43.9 15.88.43.9	Fidelity and Casualty, New York. Lioyds Plate Glass, New York. New York Plate Glass, New York. Metropolitan Plate Glass, New York.	2,309 2,309 1,075	223 989 117 117	95.4 42.8 44.0
New Amsterdam Casualty, New York,	, ; ; ; ; ; ; ; ; ; ; ; ; ; ; ; ; ; ; ;	2000		Totals	3,839	1,802	46.9
Pennsylvania Casualty, Scranton Travelers, Hartford United States Casualty, New York	10,550 10,550 824	2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112 2,112	8888 8657: 8.6	Steam Boiler. Fidelity and Casualty, New York Hartford Steam Boiler, Hartford	1,308	<b>3</b> 5 :	47.2
Totals	38,336	13,731	8.8	Totals	1,486	<b>3</b> 5	2.99
Fidelity and Surety.	1391	758	7	Aggregates (South Dakota)	35,843	29,806	83.2
American Bonding, Baltimore American Surety, New York. City Trust, Safe Deposit and Surety, Phila. Fidelity and Casualty, New York. Fidelity and Deposit, Ealtimore. Guarantee Co. of North America, Montreal	3,18, 3,18, 3,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,	1,807	0 : : : : : : : : : : : : : : : : : : :	TENNESSE.  Accident.  Accident.  Continental Casualty, Chicago Employers Liability, London Fidelity and Casualty, New York.	32,374 16,741 2,476 8,383	16,832 19,296 7,476 2,019	52.0 115.2 302.0 24.1

New Vork	826			Mareland Cassalte Reltimore	6.762	8.087	119.6
U. S. Fidelity and Guaranty, Baltimore	8,113	176	2.1	New Amsterdam Casualty, New York	4,218	8	19.1
	27,710	3,537	12.8	Preferred Accident, New York	18,002	16,196	:88 8
Health.	2,607	1,315	4.5	Travelers, Hartford Travelers, Hartford Travelers, Hartford Travelers, Hartford Travelers, Hartford Travelers, Hartford Travelers, Hartford Travelers, Hartford Travelers, Hartford Travelers, Hartford Travelers, Hartford	28.78 26.797 27.797	9.00 ro	85 1.0.8
New York Baltimore	2, 2,2,8 2,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0	1,130	22.	Totals	166,465	38,967	69.6
Fennsylvania Casualty, Scranton Preferred Accident, New York. Travelers, Hartford United States Casualty, New York	8,18,1 1,821 124,1	50 898 80 80 80 80 80 80 80 80 80 80 80 80 80	17.00 17.00 17.00 17.00	Burglary.  Ætna Indemnity, Hartford Fidelity and Casualty. New York	1,728	3	.2.
Totals	13,643	8,008	8.83	Ocean Accident and Guarantee, London Maryland Casualty, Baltimore	 88	1,448	139.0
nte Glass.	1,355	316	<b>83</b>	C. S. Fidelity and Guaranty, Dalinnore.	7,419	1,506	20.3
Lloyds Plate Glass, New York Maryland Casualty, Baltimore Metropolitan Plate Glass, New York	25. 25. 25. 25. 25. 25. 25. 25. 25. 25.	e Se	2.52 4.4.4.	Credit. American Credit Indemnity, New York	28,820	20,421	70.9
New Amsterdam Casualty, New York Pennsylvania Casualty, Scranton	* 5		6.09	Philadelphia Casualty, Philadelphia	6,216 5,216	1,159	22.2
Totals	4,331	1,106	28.6	Totals	34,526	21,580	62.5
Fidelity and Casualty, New York Harford Steam Boiler, Harford, Maryland Casualty, Baltimore Ocean Accident and Guarantee, London United States Casualty, New York	3,213 13,697 614 607 26	487 1,629 2,323	25.2 26.0 25.0 458.1	Altna Life, Hartford Employers Liability. Fidelity and Casualty, New York Naryland Casualty, Baltimore. New Amsterdam Casualty, New York	18,761 17,882 15,967 26,090 7,548	9,581 4,530 10,562 18,157 11,858	128882 1.88.88.2 1.86.88.8
	18,056	4,726	26.2	Ocean Accident and Guarantee, London Pennsylvania Casualty, Scranton	883		14.1
Aggregates (South Carolina)	161,597	62,154	38.5	Travelers, Hartford	1812	1,292	
Soura Darora.  Acident. Acident. Continental Casualty, Chicago. Employers Liability, London Fidelity and Casualty, New York.	1,352 4,128 309 785	22 23 28 28	28.59 10.4 10.8	Totals  Fidelity and Surety.  Actua Indemnity, Hartford American Bonding, Baltimore	-	81,199	8: :4:
Totals	196'9	2,950	42.4	City Trust, Safe Deposit and Surety, Phila.		1	:::
Burglary. Fidelity and Casualty, New York. Ocean Accident and Guarantee. London U. S. Fidelity and Guaranty, Baltimore.	3,068 2,097 1,397	1,709 5,119 37	244.1 2.6	Fidelity and Deposit, Baltimore. Guarantee Co. of North America. Montreal U.S. Fidelity and Guaranty, New York. U.S. Fidelity and Guaranty, Baltimore United States Guarantee, New York.	71.00, 22.00 88.40, 22.00 88.40, 74.00 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.80, 7.8	2,0 1,890 14,028	25: 25: 25: 25: 25: 25: 25: 25: 25: 25:
	6,562	6,865	104.6	Totals	74,808	24,361	8.8
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t Losses paid.

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# MISCELLANEOUS INSURANCE BY STATES-Continued.

Losses Incurred.	\$ 883 1,733 689	8,340	737	9 - 6	460,560	3,944 63 1,915	4,957 4,915	18,74		2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2	26,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20,282 20	77,725	1,800	1,800
Premiums Received.	2,659 2,828 2,828	26,194	33.3 30.4 30.4 30.4 30.4 30.4	671 91 067	822,983	5,580 206 12,601 378	14,917 13,113	11,170	299	929	8.539	90,577	4,066 2,861	206'9
NAME AND LOCATION OF COMPANY.	TEXAS—Cont. Metropolitan Plate Glass, New York. New York Plate Glass, New York. Union Casualty and Surety, St. Louis	Totals	Casualty Co. o. America, New York. Fridelity and Casualty, New York. Hariford Stem Hariford Maryland Casualty, Baltimore	Ocean Accident and Guarantee, London	Aggregates (Texas)	Uran. Accident. Accident. Employers Liability, London Fidelity and Casualty, New York Frankfort Marine, Accident and P. G. Frankfor.	Pacific Mutual, San Francisco.	Nandard Line and Accident, Detroit Travelers, New York Totals	U. S. Fidelity and Guaranty, Baltimore	Employers Liability, London Fidelity and Casualty, New York.	Frankfort Marine, Accident and P. G., Frankf't. Standard Life and Accident, Detroit Travelers Partford	Totals	Fidelity and Surety.  American Surety, New York	Totals
Ratio of Losses to to Tremiums	104.0 71.9		82888 8-7-7:8:	47.8	::	282222 6446:16 :	4.9	18.7	80 · .00	9.0	49.0	5	52.0	122. 23.24.
Losses Incurred.	\$ 1,541 1,596	1,877 1,877	252 576 578 578 578 578 578 578 578 578 578 578	7,201	:	28 28 28 28 28 28 28 28 28 28 28 28 28 2	3,458	1,072 977	140	2,416	240,688	967 96	88.22 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88.23 88 88 88 88 88 88 88 88 86 86 86 86 86	× × ×
Premiums Received.	\$ 1,476 2,218	28 88	3,11,2 8,88,88,88,88	15,068	Ħ	25. 1.0.1 1.0.1 885 885	7,702	5,732 15,546	3,311 7	26,817	491,178	130 03	165,594 46,211 1,138	16,186
ON OF COMPANY.			Pennsylvania Casualty, Stranton Maryland, Casualty, Baltimore. Preferred Accident, New York. Standard Life and Accident, Detroit Travelers, Hartford United States Casualty, New York.			Fidelity and Gasualty, New York Lloyds Plate Glass, New York Maryland Casualty, Baltimore New Jersey Plate Glass, Newark New York Plate Glass, New York Union Casualty and Surety, St. Louis Metropolitan Plate Glass, New York		rk ord	Maryland Casualty, Baltimore. Metropolitan Plate Glass, New York New Amsterdam Casualty, New York	5			Continual Casualty, Chicago Continual Casualty, New York Fidelity and Casualty, New York London Guarantee and Accident, London	Maryland Casualty, Baltimore

Ocean Accident and Guarantee, London Pacific Mutual Life, San Francisco. Preferred Accident, New York Standard Life and Accident, Detroit. Travelers, Hartford Union Gasualty and Surety, St. Louis. U. S. Haellh and Accident, Saginaw Cannalty Co. of America. New York	3,833 20,273 20,273 10,176 77,881 927 827	21,581 21,581 11,480 6,941 1,138 2,849	88.88.88.88.88.89.98.99.98.99.99.99.99.9	Health.  Abtna Life, Hartford Employers Liability, London Fidelity and Casaulty, New York Standard Life and Accident, Detroit Preferred Accident, New York Travelers, Hartford	1,136 10 10 941 808 12,086 1,386	888 1,577 <b>8,58</b> <b>8,58</b> <b>8,58</b>	58.4 147.0 18.5 17.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1
Totals	439,983	263,216	57.5	Totals	16,259	7,801	<b>4</b> .9
Burglary.  Burglary.  Fidelity and Casualty, New York  Maryland Casualty, Baltimore.  Maryland Casualty and Guarante.  U. S. Fidelity and Guaranty, Baltimore.	12,405 25,036 6,909 5,524	916	7.3	Fidelity and Casualty, New York Lloyds Plate Glass, New York Metropolitan Plate Glass, New York New Jersey Plate Glass, Newark New York Plate Glass, Newark	788 888 888 1,386 1,386	2512288 2012288	25.25.25 20.7-4 20.70
Totals	24,989	2,086	8.4	Totals	4,069	1,444	36.5
Credit. American Credit Indemnity, New York Ocean Accident and Guarantee, London	25,872 18,401	67,328	22 20.78 7.78	Steam Boiler. Fidelity and Casualty, New York. Hartford Steam Boiler, Hartford	2,682	1,123	41.9
Totals	44,273	64,812	146.4	Totals	2,685	1,123	41.9
Employers Liability.				Aggregates (Utah)	179,838	108,137	90.1
Agina, Hartford Casualty Co. of America, New York Fidelity and Casualty, New York London Guarantee and Accident, London Maryland Casualty, Baltimore. Coean Accident and Guarantee, London Travelers, Hartford	12,030 3,383 12,388 35,888 25,149 2,011	3,527 21,881 2,329 16,856 16,662 792	8 :4:8:4:88 8: :8:8:7:88 8: :8:8:7:84	Vermont. Accident. Accident. American Fidelity, Montpelier Casualty Co. of America. New York.	2,680 5,883 11,286	714 963	8: 83:8 5: 1: 88:8 1: 8:8
Totals	139,068	80,938	43.8	Employers Liability, London Fidelity and Casualty, New York		6,03 1,428	9.0. 8.0.
American Bonding, Baltimore American Surety, New York Fidelity and Deposit, Baltimore National Surety, New York, Baltimore U. S. Fidelity and Curanty, Baltimore Improvement Loan and Trust, Galveston	19,678 13,579 38,458 13,713 31,100 50	18,330 12,519 12,619 21,106 3,651	93.1 32.8 154.0 11.7	General Accident, Perth Great Eastern Casualty, New York. London Guarantee and Accident, London Maryland Casualty, Baltmore New Amsterdam Casualty, New York North American Accident, Chicago. Pacific Mutual, San Francisco. Pennsylvania Casualty, Scranton		270 270 198 198 188 1488	883: :51: :528 1:21: :0: :8:4:9:
Totals	116,579	69,033	69.2	Philadelphia Casualty, Philadelphia Preferred Accident, New York		1.260	6.13
Plate Glass  Abna Indemnity, Hartford Casualty Co, of America, New York Fidelity and Casualty, New York Lloyds Plate Glass, New York	21 84.9.4.	1,505	: :88 : :4:8	Standard Life and Accident, Detroit. Travelers, Hartford, Union Casualty and Surety, St. Louis United States Casualty, New York United States Health and Accident, Sagnaw	2,806 17,793 1,562 3,851 17,244	940 13,863 406 985 8,114	44.6 47.6 1.1 1.1 1.1
aryland Casualty, Baltimore	2,616	1,146	43.8	Totals	86,067	44,965	52.3
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* Includes health.

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Ratio o Losses to to	 8e	159 3.3		6.11 022	879 4.3	9,847 28.4	_¦	9,847 27.3			8,531 328.0	29,319 66.5	4 598		::	10,838 30.2	_	19,102 62.6		36,533 83.3		1,188 1,198 82.8 82.8 86.8 86.8		6,429 31.7
L Incurred.	-				90							<u> </u>		_	_				:					
Premiums Received.	•		1,143		8,748		1,750	36,060			2.1.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2		13.61	7,02						106,577		1,170		20,268
NAME AND LOCATION OF COMPANY.	VIRGINIA-Cont.	Fidelity and Casualty, New York	Maryland Casualty, Baltimore	U. S. Fidelity and Guarantee, London. U. S. Fidelity and Guaranty, Baltimore.	Totals	Credit Indemnity New York	Ocean Accident, London	Totals	Employers Liability, London	Fidelity and Casualty, New York Maryland Casualty, Baltimore	Ocean Accident and Guarantee, London Standard Life and Accident, Detroit United States Casualty New York	Totals	Fidelity and Swrety.	1	Atlantic Irust and Deposit, Norioik Employers Liability, London	Fidelity and Casualty, New York	Guarantee Co. of North America, Montreal	U. S. Fidelity and Guaranty, Baltimore.	Virginia Trust Company, Richmond	Totals	Health.	Enlity and Casualty, New York. Maryland Casualty, Baltimore.	United States Casualty, New York	Totals
Patio o Losses to Premium	8		: ::	::	:	6	<b>:</b>	:88:	13.1	22.0 21.0 21.0	:::	18.8	66.7		::	<b>\$</b> :	::	217.5 23.0 30.0	:		e. 28	<b>2</b> .25	: 88, 5.4.	51.5
Losses Incurred.	•			::		2	3 :	5,067	2,84 <b>34</b> 87	10,0 <b>27</b> 508		828	19,502			1,080		10,838 161		8	12,134	2,647	15	676
Premiums Received.	•	2,722	i H	₹	2,990	156	3	31,5	2,1, 2,5,8	2,576 283	208 808 808	4,550 81	29,252	,	11.583	2,410	33	2,52 E 25	18	8,132	21,647	6,896	32,	1302
NAME AND LOCATION OF COMPANY.	VERMONT-Cont.	Y. Varie	more	New Amsterdam Casualty, New York U. S. Fidehty and Guaranty, Baltimore.	Totals	Employers Liability.	ntpelier	London	Fidelity and Casualty, New York. Frankfort Marrine, Accident and P. G., Frankfort London Guarantee and Accident London	Maryland Casualty, Baltimore New Amsterdam Casualty, New York.	Pennsylvania Casualty, Scranton Philadelphia Casualty, Philadelphia Casualty, Philadelphia Casualty, Diddent	Travelers, Hartford	Totals	Fidelity and Surety.	Ætna Indemnity, Hartford	American Surety, New York.		Fidelity and Deposit, Baltimore		U. S. Fidelity and Guaranty, Baltimore	Totals	Atna Life, Hartford Genth. Continental Casualty, Chicago	Vew York	y, New York

Maryland Casualty, Baltimore	78	1 549	9	Fidelity and Cossister New York		2	, K
Perinsylvania Assanty, Strainton Philadelphia Casualty, Philadelphia Preferred Accident, New York	1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	136		Maryland Casualty, Baltimore New York Plate Glass, New York.	1,318 2,662	288	<b>128</b>
Standard Life and Accident, Detroit Travelers, Hartford	328	18.28	3.3 3.0 6.0	Totals	899'6	3,775	0.88
Totals	13,338	6,325	47.4	Steam Boiler. Fidelity and Casualty, New York. Harford Steam Roiler Harford		282	7. e.
Abna Indemnity, Hartford		i	:	Maryland Casualty, Baltimore. United States Casualty, New York.	738	<b>3</b> :	101.0
Casualty of America, New York.	-	888	: 8. ā	Totals	23,299	1,286	6.5
Lioyus Frate Glass, arew 1904. Naryland Casualty, Baltimore New Amsterdam Casualty, New York Pernsylvania Casualty, Seranton	ឧឧ	, K	12::1	Automatic Sprinkler. Maryland Castalty, Baltimore United States Castalty, New York	100		::
Metropolitan Plate Glass, New York		ដ្ឋន	30.7	Totals	197		:
Philadelphia Casualty, Philadelphia Union Casualty and Surety, St. Louis.		::	<u>::</u>	Aggregates (Virginia)	363,806	162,233	41.8
Totals	3,948	æ	16.8	Washington.			
Stem Boiler. Casualty of America, New York. Fidelity and Casualty, New York.	2,872	881		Actua Life, Hartford Continental, Chicago Fidelity and Castalty, New York.	16,164 49,306 10,563	27,011 27,011 3,634	54.8 5.8 5.8 5.4
Hartford Steam Boiler, Hartford Maryland Casualty, Baltimore Democratical Canalty Scranton	6,952 252 252 253	1,183	0 : :	Frankfort Marine, Accident and P. G. Frankf't Maryland Casualty, Baltimore New Ameterdam Casualty, New York		2,017 88	85.0 0.1-4
Philadelphia Casualty, Philadelphia United States Casualty, New York	88		<u>::</u>	Pacific Mutual, San Francisco. Pennsylvania Casualty, Scranton		\$	8. :
Totals	10,667	1,366	12.8	Freterred Accident, New York.		7,77	225.2
Automatic Sprinkler. Maryland Casualty, Baltimore	169	:	:	Union Casualty and Surety, St. Louis U. S. Health and Accident, Saginaw		1,172	88. <del>8</del>
Aggregates (Vermont)	168,059	84,916	50.5	Totals	159,479	62,494	23.2
VIRGINIA				Burglary. Fidelity and Casualty, New Yorkr	3,570 846	701	19.7
	66,750	88,836 88,836	71.2	Totals	4,416	707	15.9
Employers Latourty, London Fridelity and Casualty, New York Maryland Casualty, Baltimore	18,780 80,080 80,080	8.2.2.8 8.2.8.8	**************************************	Credit. American Credit Indemnity, New York	16,190	1,169	7.2
Ocean Accident and Custantee, London. Standard Life and Accident, Detroit United States Casualty, New York	19,025	13,316 151	288 288 298	Ema Life, Hartford	53,849	5,967	11.1
Totals	116,041	66,684	67.9	Frankfort Marine, Accident and P. G., Frankf't.	64,440	21,541	88 4.
		• In	Tuchides health	1th + Losses naid.			

* Includes health. † Losses paid.

Ratio of Losses to to Premiums

23821 21.2.4.0.4.8.0. 55 2. 5. 4.0.4.8.0. 5. 5. :::1228842 :33 ::8:4:6:11:8::8 1.61.4.8

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MISCELLANEOUS INSURANCE BY STATES-Continued.

	22.52	222	8	::882	488	23:	18	:\$%	: 절	: 8	:	8	
Losses Incurred.	\$ 1,658 1,191 1,191 594		8,025			- N	2,300	4.64	<b>E</b> :	1,418		110,226	7,561
Premiums Received.	3,008 1,074 986 774 724	185	II.	455 E			1	2.535 3.535 3.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535 5.535	2,8 8,8	18,830	<b>3</b> 8	302,387	19,194 245 118,044 47,444
NAME AND LOCATION OF COMPANY.	West Virginia—Cont. Fidelity and Casualty, New York Maryland Casualty, Baltimore Pennsylvania Casualty, Scranton Philadelphia, Casualty, Philadelphia.	Standard Life and Accident, Detroit. United States Casualty, New York. Travelers Bartford	Totals Plate Glass.	Casualty of America, New York Central Accident, Pittsbug. Fidelity and Casualty, New York Lloyds Plate Glass, New York	Maryland Casualty, Baltimore Metropolitan Plate Glass, New York New Torsey Plate Glass Newerk	New York Plate Glass, New York Pennsylvania Casualty, Scranton.	Philadelphia Casuaity, Philadelphia  Totals	111	Maryana Casuarty, Dannore, London Ocean Accident and Guarantee, London Philadelphia Casualty, Philadelphia	v York	Pennsylvania Casualty, Scranton	Aggregates (West Virginia)	Wisconsin.  Alta Lift Hartford Casualty of America, New York Central Accident, Pittburg Continental Casualty, Chicago
Ratio of Losses to the formula to the formula man	% 11.0 11.0 8::8	8.83	14.8 62.8 170.6	:: <b>:</b> 7::	42.8	45.9	13.8 19.8 9.9	28.5 28.5 38.0 5 5 6 7 6 7 7 8 7 8 7 8 7 8 7 8 8 7 8 8 7 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	39.50	3.4	58.4	<b>%</b> .0	49.2 56.1 17.6
Losses Incurred.	273 273 16,506	76,768	8,691 16,839 10,639	38.2	16,589	53,108	23.48	2,248	6,444	567	200	200,637	5,466 †11,947
Premiums Received.	* 24 64 8 64 8 64 8 64 8 6 8 6 8 6 8 6 8 6	257,986		188 188 198 198 198 198 198 198 198 198		115,661		1,913 1,428 5,899 261	19,097	1,136 16,623 107	17,865	690,698	11,094 21,277 56 2,134
NAME AND LOCATION OF COMPANY.	WASHINGTON—Cont.  WASHINGTON—Cont. Pacific Cost Casualty, Saltimore Pennsylvania Casualty, Scratton Travelers, Hartford	Totals	Ætna Indemnity, Harford American Bonding, Baltimore American Surety. New York	City Trust, Safe Deposit and Surety, Phila Fidelity and Casualty, New York Fidelity and Deposit, Baltimore, National Surety, New York.	Title Guarantee and Trust, Scranton	Totals	Plate Glass.  Rena Indemnity, Hartford Fidelity and Casualty, New York Livels Plate Glass. New York	Maryland Casualty, Baltimore Metropolitan Plate Glass, New York New York Plate Glass, New York Pacific Surety, San Francisco	Totals	Steam Boiler. Fidelity and Casualty, New York Harford Steam Boller, Harford Maryland Casualty, Baltimore.	Totals	Aggregates (Washington)	Wast Virginia. Acident. Assawell Accident, Branwell Casualty of America, New York Central Accident, Fittsburg

Continental Casualty, Chicago		128,421	9.0	Employers Liability, London	10,874	11,661	107.0
Findelity and Casualty, New York.	8,8 8,8 8,8 8,8 8,8 8,8 8,8 8,8 8,8 8,8	1,857	16.35	Frankfort Marine Accident and P. G. Frankfort	1,18 1,78 1,08 1,08 1,08 1,08 1,08 1,08 1,08 1,0	38	88.0 3.0 3.0
Indemnity, Huntington		3. 38.	885	London Guarantee and Accident, London	6,011	787	0.88
Mountain State, Charleston		6,911	25.25	New Amsterdam Casualty, New York	111,1	2	
North American, Chicago		697	16.5	North American, Chicago	ह्य ह्य	88	2.0 0.0
Ocean Accident and Guarantee, London		32	9.9. 9.4.	Ocean Accident and Guarantee, London	26,834	10,379	38 9.9.
Pennsylvania Casualty, Scranton		::	::	Preferred Accident, New York	19,857	14,801	<b>7</b> .0
Philadelphia Casualty, Philadelphia.		150 250 250 250 250 250 250 250 250 250 2	37.1	Philadelphia Casualty, Philadelphia	1,013 26,1	ngr	0.
Standard Life and Accident, Detroit		5,610	8.92	Standard Life and Accident, Detroit,	31,201	16,106	9.19
Travelers, Hartford		8, <del>6</del> 07	×8.	Travelers, Hartford	45,299	14,077	 
United States Casualty, New York, U. S. Health and Accident, Saginaw	888,	36.8	- 83 - 83 - 83	United States Casualty, New York U. S. Health and Accident, Saginaw	12,541	1,026	20.0
Totals	169,007	74,487	8.9	Totals	318,688	155,643	8.8
Burglary.				Burglary.		8	<b>u</b>
Fidelity and Casualty, New York			: :	Maryland Casualty, Baltimore	5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000	2 555	15.8
Ocean Accident and Guarantee, London	3,5		:	New Amsterdam Casualty, New York.	72	1.08	.6
O. D. Fidelity and Cuarantee, Dalumoi C				Ocean Accident and Guarantee, London	2,416	3	:
Totals	6,010	:	:	-100-01 -100-01	28.011	3.033	10.8
American Condit Indonesit: Nam Vort	650	708	6	TOTALS			
Ocean Accident and Guarantee, London	2,793	3,276	17.0	American Credit Indemnity, New York	22,856	4,318	18.9
Totals	11,443	690'6	79.2	Ocean Accident and Guarantee, London Philadelphia Casualty, Philadelphia	*,r,	1,73	381 31-
Employers Liability.		,	:	Totals	36,236	7,387	21.0
Atna Life, Hartford	3,697	1,516	0.				
Employers Liability, London		<b>8</b>	8.1	Employers Liability.			
Fidelity and Casualty, New York		6,634	88	Atna Life, Hartford	27,243	8,263	8 8.
Ocean Accident and Guarantee, London		2,857	88	Employers Liability, London	22,312	10,242	<b>4</b> 5.9
Philadelphia Casualty, Philadelphia		<b>3</b> , <u>1</u>		Fidelity and Casualty, New York	31,191	14,642	6.9
United States Casualty, New York	, 8	F	0.0g	General Accident, Perth	1,445	13,880	. e.
Travelers, Hartford	30,319	88	1.3	London Guarantee and Accident, London	£2,776	17,326	9.0
Totals	83,633	/ 14,863	17.7	Maryland Casualty, Baltimore New Amsterdam Casualty. New York.	16,548 2,510	25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65 25,65	28 26
				Ocean Accident and Guarantee, London	18,907	3,497	18.5
U. S. Fidelity and Guarantee, Baltimore	969'9	100	1.8	Philadelphia Casualty, Philadelphia Standard Life and Accident, Detroit	56,681	15,056	26.6
Health.	- 1		1	Travelers, Hartford	E, 28	17,442	≈ ≈
Atna Life, Hartford	1,679	1,312		United States Casualty, New York	0,1,0	090	F:9
Employers Lubility, London	<b>25</b>	182	<b>%</b>	Totals	236,288	118,298	86.2 24.2

• Includes health. † Losses paid.

MISCELLANEOUS INSURANCE BY STATES—Continued.

NAME AND LOCATION OF CONFANT.	Premiums Received.	Losses Incurred.	Ratio of Losses to to muimer¶	NAME AND LOCATION OF COMPANY.	Premiums Received.	Losses Incurred.	Patio of sees Losses to to to to to to to to to to to to to
Wisconsin-Cont.	*	•	8	WYOMING-Conf.	•	•	88
Fidelity and Casualty, New York,		:8		American Bonding, Baltimore		2,063	68.1
Title Guarantee and Trust, Scranton		30,403		Fidelity and Deposit, Baltimore.	1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1 1.1.1	650	37.5
American Bonding, Baltimore		23,176	401.2	Total		-   6	:   8
Bankers Surety, Cleveland		: :	: :5	4 CERTS	rin's	3	e 8
Employers Liability, London City Trust, Safe Deposit and Surety, Phila		00T	23:: 22:0 29:: 28:	Lloyds Plate Glass, New York	1,309	:	:
Guarantee Co. of North America. National Streety, New York.	888	1,527	17.3	Steam Boiler. Hartford Steam Boiler, Hartford	750	i	:
Totals		62,496	73.1	Aggregates (Wyoming)	68,918	\$8,964	66.1
Health.  Agina Life, Hartford Continental Casualty, Chicago Central Academ, Pitrsburg Employers Liability, London Fridelity and Casualty, New York.  Maryland Casualty, Baltimore Pacific Mutual, San Francisco, Preferred Academt, New York.  Philadelphia Casualty, Philadelphia Security Trust and Life Philadelphia Standard Life and Academ, Detroit Travelers, Hatford	1,872 1,1348 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1215 1,1	24.1.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2	F835878712 : F588 4:10:4447 : 0:188	CANADA. Accident. Accident. Accident. Accident. Canada Accident. Montreal Canada Railway. Ottawa Dominion of Canada Guar. & Accident, Toronto Employers Liability. London. London Guarantee and Accident, London Naryland Casualty. Baltimore. Ocean Accident and Guarantee, London Ontario Accident, Toronto Railway Passengers, Toronto Travelers, Hartford	2,503 170,583 170,583 171,70 171,70 180,683 180 180 180	7. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2.	884582-58447 490698804-46
:	28,617	9,575	33.6	Totals		296,827	41.0
Plate Glass.  Abtna Indemnity, Harford Fidelity and Casualty, New York	1,334	724 2,214	72.8 8:0	Burglary. Dominion Guarantee Company, Montreal	24,730	7,566	30.6
Frankfort Marine, Accident and P. G. Frankfit Gasualty of America, New York Lloyds Plate Glass, New York Maryland Casualty, Baltimore. Metropolitan, New York. National Surety, New York.		1,664 1,168 1,168 888 2	: :848 : :	Employers Liability, London Maryland Casualty, Baltimore. Ocean Accident and Guarantee, London Ontario Accident, Toronto Travelers, Hartford	82 82 82 83 83 73 83 83 83 83	115,000 1,410 25,240 41,878	50.0 52.0 52.0 52.0
New York, New York		2,356	28 29	Totals	398,611	187,786	47.1

Pacific Surety, San Francisco Philadelphia Casualty, Philadelphia U. S. Health and Accident, Saginaw	2,687 • 179 4,518		:::	American Surety, New York, Dominion of Canada Guar, & Accident, Toronto	10,828 20,963 20,963	1,874 8,097	12.7
Totals	38,579	8,373	21.7	Employers Liability, London, Canarantee Co. of North America, Montreal London Guarantee and Accident, London	56,914 20,427 414	8,578 8,578 8,578	17.4
Steam Boiler,	36.073	2.349	65.1	Railway Passengers, Toronto U. S. Fidelity and Guaranty, Baltimore.	5,477	166	3.0
isualty, New York	10,760	156	1.4	Totals	152,538	<b>8</b> ,347	19.2
Maryland Casualty, Baltimore	573 728 729		::::	Accident Guarantee Company, Montreal Canada Accident, Montreal	5,827 3,885	3,921 1,212	67.3 81.3
Totals	52,307	2,505	4.7	Canada Railway, Ottawa Accident, Toronto		14,908 17,13 36,	: :6
Automatic Sprinkler. Maryland Casualty, Baltimore. United States Casualty, New York	1,725 467	::	::	Employer Liabother, Arotherat. London Guarantee and Accident, London Maryland Casualty, Baltimore. Ocean Accident and Guarantee, London.	4,688 662 11,841	9,158	33.1
Totals	2,456		:	Railway Passengers, Toronto		8	:
Aggregates (Wisconsin)	925,577	367,309	39.7	Totals	35,443	67,409	162.0
WYOMING. Agina Life, Hartford Continental Casualty, Chicago.	30,735	25,790 5,092	83.8 49.7	Plate Glass.  Canada Accident, Montreal Dominion Plate Glass, Montreal Lloyda Plate Glass, Mow York New York Plate Glass, New York	15,735 20,281 46,615 3,097	5,766 6,886 19,570 2,504	88.848 88.09 80.08
Employers Liability, London Fidelity and Casualty, New York.	1,96,	230	12:1	Totals	86,728	34,726	40.5
London Guarantee and Accident, London Pacific Muthan, San Francisco Standard Life and Accident, Detroit Travelers, Hartford	1,428 1,428 1,428	5,080	16.8 356.0	Steam Boiler. Boiler Inspection and Insurance, Toronto	39,017	7,236	18.6
Totals	47,885	36,261	7.5.7	Aggregates (Canada)	1,467,167	619,897	42.5
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## MISCELLANEOUS INSURANCE BY STATES—Continued. SUMMARY.

Received. Losses.   Losses.   Losses.   Racio of   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail ook   Rail
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423,597

#### LIFE INSURANCE BY STATES.

The following tables show the business transacted in 1903 in the States named by the various life insurance companies. While not attempting to analyze the business in individual States, the tables exhibit the amount of policies written, the premiums and losses of each company, and the amount of insurance in force at the beginning and close of the year. It is simply an exhibit of the volume of business in the various States and Territories, and conveys an approximate idea of the total business. A few States do not require this information, and in such cases we have applied We give all the to the companies for particulars, some of whom for reasons best known to themselves have declined to answer our inquiries. particulars we could glean from the resources at our command:

Insurance in Force Dec. 81, 1908.	**************************************	9,682,124 8,880,760 8,666,443 96,757 206,380 2,747,035 2,747,035 1,868,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1,808,300 1
Losses Incurred.	\$6,300 1,000 6,094 3,003	8 83.604 22.500 20,677 10,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000
Premiums Received.	8.8.8.8.8.8.8.8.8.8.8.8.8.8.8.8.8.8.8.	388 52 52 52 52 52 52 52 52 52 52 52 52 52
Insurance Written in 1906.	525,000 523,607 12,306 14,850 10,000 32,500 148,250 134,633 134,633 134,633 134,633 134,633 9,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30,000 30	3,115,399 2,697,792 1,474,383 190,270 106,797 77,116 206,000 1,1165,294 222,200 2,465,788
Insurance in Force Dec. 31, 1906.	2.089.290 2.089.340 2.089.340 2.000 20.000 2.000 2.000 2.000 2.000 2.000 2.000 2.000 2.000 2.000 2.000 2.000 2.000 2.000 2.000 2.000 2.000	8,212,180 7,387,230 2,784,535 638,578 89,450 3784,063 1,965,733 1,965,733 7,888,372
NAME OF COMPANY.	Antzona, Conservative Life Equisable, New York Equisable, New York Indelity Mutual John Hancock Manhattan Merropolitan Minnesota Mutual Practic Mutual Provident Savings Texas Life Texas Life Travelers Union Gentral Union Mutual Wayshington	Totals  Arkansas  Equitable, New York Freichty Mutual † Franklin Life Germania Life Germania Life Harford Life Home of New York † Masschusetts Mutual Missouri Sate Missouri Sate Missouri Sate Missouri Sate Missouri Sate
Insurance in Force Dec. 31, 1908.	11.182.266 12.223.26 12.223.26 12.223.26 12.223.26 12.223.26 12.223.26 12.223.26 12.223.26 12.223.26 12.223.26 12.223.26 12.223.26 12.223.26 12.223.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.233.26 12.23	1,525,001 1,823,339 1,823,867 1,098,867 1,098,867 1,180,500 6,110,979 1,472,788 1,477,510 87,418,506
Losses Incurred.	94,897 16,1867 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800 11,1800	25,272 21,623 33,191 3,510 2,500 26,509 8,035 1,072,246
Premiums Received.	25, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 430 27, 43	22,286 22,286 56,100 113,287 26,118 117,224 117,228 221,730 39,062
Insurance Written in 1908.	\$,132,130 691,539 1,139,664 1,139,664 1,149,91 124,549 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1,246,216 1	25,307,620
Insurance in Force Dec. 31, 1902.		1,499,001 1,499,001 2,336,620 287,331 287,330 687,500 687,500 687,500 687,500 687,500 84,611,524
NAMR OF СОМРАНУ.	Equitable New York, Fidelity Muttal? Franklin Life Hartford Life Home Life of N. Y.; Illimos Life Manhatan Massachusetts Mutual Metropolitan Muttal Benefit Muttal Benefit Muttal Reserve † Muttal Reserve † Muttal Reserve † National of Vermont. New York Life † Pacific Mutual	Phenn Mutual Phenn Mutual Provident Savings Providents Savings Sceurity T. and L.†. State Life Traveler I Union Central Washington Totals Industrial Business.

policies. † Paid-for basis.

Insurance in Force Dec. 31, 1908.	\$ 6,340,078 8,737,344 1,187,609	352,202	877,597 877,597	7,648,268 5,027,120	18,333,081 774,834	2,745,913 13,142,771	11,788,457 1,493,027 5,008,599	1,092,964	4,540,488	2,310,442 3,486,062	1,157,926	943,638 1,470,126	122,923,056		12,061,832	35,913,506 8.507.467	67,776,678		176,039	190,859	336,813	32,668
Losses Incurred.	\$ 243,400 154,592 847	30,951 35,050	1,936	83,893 88,197	455,456	248,359	191,547 8,000 97,527		42,879	85,582 97,004	8,6 6,145	14,508	2,223,306		17,167	110,110	774,320		3,464	7,00	6,000	
Premiums Received.	\$ 326,163 316,062 40,263	15,928 220,115	8,82,8 8,00,8	851,702 165,638	598,411	94,867 528,355	8 8 8 8 8 8 8 8 8 8	40,302	161,924	76,319 190,443	8,336 8,333	71,479	4,968,065	1	58,285 562,550	1,167,970	2,106,132		5,176 845	3,524	12,996	1,280
Insurance Written in 1906.	412,800 1,285,498 216,593									345,676 402,866	130,362	486,000 280,805	16,925,467			7,533,810 2,975,610			21,000	22,50 2,50 2,80 2,80 2,80 2,80 2,80 2,80 2,80 2,8	18,257	96,60
Insurance in Force Dec. 31, 1908.	\$ 6,414,678 8,206,770 1,026,859	363,599	1,181,243 689,597 107,452	6,671,740 4,700,490	18,008,237	2,277,665 12,493,455	11,104,062 1,355,943 4,843,281	891,364 509,123	3,689,581 369,897	3,233,711	1,188,533 88,736 88,736	939,438 1,278,576	115,042,136	į	5	33,866,539 7,403,616	53,429,165	;	181,503	253,971	355,133	38,066 38,066
NAME OF COMPANY.	CONNECTICUT—Cont. Connecticut Mutual Equitable, New York.	Germania Hartford Life	John Hancock	Metropolitan Mutual Benefit	Mutual of New York.	New England . New York Life	Northwestern Mutual. Penn Mutual Phoenix Mutual	Provident L. and T	Prudential	State Mutual	Union Central	United States	Totals	Industrial Business.	HartfordJohn Hancock	Metropolitan	Totals	DELAWARE.	Atna Lifet Baltimore Life	Connecticut Mutual	Fidelity Mutualt	Home Life of N. Y.
Insurance in Force Dec. 31, 1903.	\$ 124,756 713,002 866 FE	358,740 542,135	1,048,000	1,458,369 5.973.455	703,698	59,761,762	1,361,569		5,015,810	9,403,579	4,087,316	3,635,211	3,301,950	7,978,425	36,217,767	8,806,965	16,242,427	13,154,911	1,248,496 2,125,370	2,579,986	2,836,410	4,538,832
																						64
Losses	\$ 60.6	, 1 % 964, 8	5,550 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500 5,500	2,81,82 2,82,82 3,63,82 3,63,83 3,63,83 3,63,83 3,63,83 3,63,83 3,63,83 3,63,83 3,63,83 3,63,83 3,63,83 3,63,83 3,63,83 3,63,83 3,63,83 3,63,83 3,63,83 3,63,83 3,63,83 3,63,83 3,63,83 3,63,83 3,63,83 3,63,83 3,63,83 3,63,83 3,63,83 3,63,83 3,63,83 3,63,83 3,63 3,6	1,000	642,522	6,322		86.55 25.55	21,500	84,809 573	37,879 116,809	7,500	119,196	636,641	87,411 454,219	198,201 176,125	108,756 23,380	27,000	4,042	00,00	8E
Premiums Losses Received. Incurred.	2,515 2,615 2,003 2,003 2,003					1,966,723 642,522	6,322		317	947 28.23	538	133,214 37,879 84,617 116,809	272	232 801 119	115 636	292	746 198 168 176	155 108	27.0	170	181	888
		893 10,406 800 20,166	22,271 644 26,210	500 24,123 697 41,960 180 202,160	702 26,012		1,383,546 5,322		000 186,317 86,000	843 507,941 21	550 128,545 34	214 617 116	547 136,625 7	602 15,232 2 100 315,801 119	698 1,273,227 636 000 138,115 12	321,409 87	550 521,746 198 310 582,168 176	397 490,155 108 500 53,418 23	,878 74,160 5 ,000 58,082 27	122,170	82,418	706 160,966
Premiums Received.	\$ \$2,756 2,515 352,000 21,062 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,0000	893 10,406 800 20,166	298,748 22,271 770,644 26,210	385,500 24,123 99,697 41,960 1,022,130 202,160	338,702 26,012	1,966,723	:		1,871,000 186,317 86	7,086,843 507,941 21	819,550 126,545 34,552,000 155,538 68	500 133,214 37 000 84,617 116	2,272,547 136,625 7	$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	4,637,698 1,273,227 636 576,000 138,115 12	8,173,578 1,200,000 321,409 87 33,343,065 7,534,348 1,572,392 4,54	2,573,550 521,746 198 4,316,310 582,168 176	2,698,397 490,155 108 332,500 53,418 23	222,000 58,082 27	1,284,790 122,170	255,000 82,418	706 160,966

Washington	1,632,000	438,800	67,844	29,061	1,681,126	Manhattan Messachusents Mut	114,703	28,000	3,296	172	131,716 23,500
Totals	202,109,504	53,185,540	14,945,406	8,766,108	231,982,970	Metropolitan	448,848	258,544	28,265	2,500	590,686 292,839
Industrial Business.	18.426.665	8.660.765	607.075	148,061	19,214,475	Mutual Benefit	5,037,307	479,889	157,831	71,421	5,182,760
						Mutual Reservet	122,286	28,88	22,633	6,378	145,023 569,963
Alma Lifet	2,410,544	669,510	110,073	8,668	2,819,693	New England	369,514	62,500	9,525	88	418,014
Bankers Reserve? .	198,000	8	8	:	243,000	New York Life?	1,088,156	200	18,140	0000	446.797
Central Life†	2,000 1,37,495	120,000	90,877	14 000	1 859,600	Penn Mutual	1.982.816	116.824	77,313	21,285	1,981,340
Des Moines Life	244.500	2,000	5,910	2,000	236,000	Phoenix Mutual	15,000	4,500	88		15,500
Equitable, New York.	8,125,201	2,233,640	303,709	196,731	9,061,594	Provident L. and T.	2,380,327	201,803	90,343	35 35 35 35 35 35 35 35 35 35 35 35 35 3	2,416,630
Federal Life	026 141	2%	200	2.000	1.010.522	Prudential	939,673	276.844	33,045	5,886	990,442
Franklin Life	48,324	8	2,422		64,551	Security Mutualt	33,270	:::	282	:	6,520
Germania†	1,476,275		78,886	88	1,691,068	Security T. and L.t	53,446	35	3,742	288	286.845
Hartford Life	1,761,450	<b>∄</b> §	46,256 46,256	2,36	1,946,200 879,049	Union Mutualt	23,300	1,008	288	! :	21,303
Manhattan	680,304	Ā	25,72	8,142	718,634	United States	13,000		***		13,000
Massachusetts Mut	1,112,148	184°	88,83	12,500	1,251,076	Washington	127,464	12,230	3,022	1,000	101
Michigan Mutual	27.7.586 26.7.586	95	200	36	178.634	Totals	17.456.626	2.733.387	627,964	185,499	18,295,290
Mutual Benefit		418	127,528	29.567	8,273,740						
Mutual Life, N. Y.		2,072	635,302	111,911	13,960,588	Industrial Business.	,	9	100	902 0	150 967
Nat'l of U. S. of A.		E	25 25 25 25 25 25 25 25 25 25 25 25 25 2	7.5	651,161	Baltimore	111,463	173,943	10,89	14,780	1.691.809
National, Vermont		X12,280	8.5	36	900,000	Morrosolites	4 669 119	1 205 919	162 583	52.558	5,079,102
New England	2,101,670	3.263.542	602.252	282.233	16,065,909	Prudential	5,892,346	1,478,983	216,232	66,768	5,608,840
Northwestern Mut.	12,279,904	1,394,900	424,469	149,262	13,275,302	<u>-</u>			1	100	10 500 110
Northwestern Nat'l.	1,021,930	714,319	86,196	25,270	1,512,929	Totals	12,114,884	3,333,240	438,712	131,000	011,600,21
Paging Mutual	3 788 499	417 507	187.93	15,619	3.962.871	DIST. OF COLUMBIA.					
Phoenix Mutual	904,888	218,069	40,844	3,384	1,001,401	Actna Life	623,732	106,082	858,85	900	704,314
Provident L. and T.	218,969	415,649	25	1,000	1 600 905	Baltimore Life t	12,508	363,233	5 10 27 27 27 27	160'01	11,500
Provident Savings	2,249,862	00,7%	88.88	12 660	2,788,208	Berkshire	230,200	22,000	2,148	2,023	234,200
Security Mutual;	168,796	37,188	5,493	2,000	175,834	Connecticut Mutual	978,600	101,000	35,869	000 21	1,244,468
Security T. and L.t	316,494	157,273	19,567	88	446,267	Conservative Life	9 405 847	1 060 975	867 666	31.900	9.245.255
Tennelored	2,905,905 901,905	123,913	414	88.768	2,130,184	Fidelity Mutual	508.912	124,546	17,588	17,036	509,783
Union Central	1,264,201	238,206	54,961	12,000	1,294,407	Germania	866,079	57,500	89.58	4,000	290,642
Union Mutualt	780,110	3	88	10,278	886,748	Home Life of N. Y.	672,480	131,910	2,23	7.000	100 E
United States	2,194,876 508,108	030,010 030,010 030,010	28,630	4,080	550,700	Life Ins Co. of Va	1.062.804	355.922	46,985	14,910	1,229,011
	antions.					Manhattan	2,269,419	792,590	108,707	4,541	2,806,412
Totals	85,084,841	21,190,150	3,528,474	1,121,349	96,208,093	Maryland	CHE ECE	141,500	26,28	000	256,709
Industrial Business.	2 008 786	1 968 971	134 240	38.035	8 789 718	Massachusetts Mul.	2.691.720	1.040,619	169,436	8	3,147,969
Fruuchtist	201					Michigan Mutual	537,598	35,45	1,00	:	523,633
COMMECTICUT.	0 005 155	676 670	STT EKS	919 650	9 F99 667	Minnesota Mutua	1.154.743	170,911	36,180	165.027	1.212.940
Berkshire	2,048,500	126,500	838,88	32,767	2,027,900	Reserve	1,090,776	142,133	30,662	2,300	768,700
Connecticut General	4,466,809	833,526	182,481	65,316	6,008,819	Mutual of New York	4,555,738	1,806,518	ZI, 484	142,862	6,344,118

† Paid-for business only. ‡ Includes endowments and annuities ‡ Includes industrial. f Not reported.

NAME OF COMPANY.	Insurance in Force Dec. 81, 1908.	Insurance Written in 1906.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 81, 1908,	NAME OF COMPANY.	Insurance in Force Dec. 81, 1908.	Insurance Written in 1908.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1908.
D. or Col'BIA—Cont.	94,820	\$ 28,100	\$1,915	7,000	\$ 104,320 419,638	HAWAII—Cont. Minnesota Mutual	2,000	\$,000 5,000	**************************************	s :8	\$ 5,000
New England New York Life	1,688,929	228,628 1,430,159	335,027	18,950	1,707,589	Mutual Reserve	107,739	98,500	38.8 188.6 178.6	25.000	128,592
Northwestern Mutual	3,054,886	323,000 67,380	97,247	39,126	8,22,83 8,63 8,73 8,73 8,73 8,73 8,73 8,73 8,73 8,7	New York Life . Pacific Mutual	2,010,700	555,700 516,500	101,436	18,187	2,389,300
Penn Mutual		<b>3</b> 55	25.00 200,00 200,00	5, e 4	3,582,178 645,100 190,000	Provident Savings Sun of Canada	197,032 687,393	30,200 30,200	6,773 28,978	5,096	165,033 639,840 840
Provident L. and I		448	28.2	188	876,515 1,867,146	United States	6,000		120		2,000
Security Mut., N. Y.	-ī	15.	16,018	3,000	518,235	Totals	11,127,443	1,728,262	469,991	133,262	11,321,630
Travelers	621,220	72,855	18,130	11,000	1,300,338	Трано.		-			
	182,006	2,8 4,6 4,6 4,6	2.00 2.00 2.00 2.00 2.00 2.00 2.00 3.00 3	3,500	151,500 151,500 150,500	Etna Life Bankers of New York	855 866 866 866 866 866 866 866 866 866	52,500	2, 192	::	1000 1000 1000 1000 1000
Washington	50,444,432	11,315,416	2,115,563	688,017	54,988,805	Des Moines Life Equitable, New York	208,500 1,944,302	1,132,800	73,974	17,000	229,500
Industrial Business.	2.008.884	1.473.996	83.134	22,206	2,403,170	Germania Home Life of N. Y	85.11.88 986.88	17,500 17,500 1,500 1,500 1,500	2,383 658,156 1,148	375	18.83 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13 18.13
Metropolitan Prudential	14,219,981 3,345,728	3,145,546	488,070 147,269	163,856 46,096	15,039,989 3,867,896	John Hancock	82,038	4,000 1,000	2,256	10,000	74,886
Totals	19,569,593	5,722,609	718,473	231,157	21,311,064	Minnesota Mutual	15,000 15,000 155,788	6,4,0 9,00 9,00 9,00 9,00 9,00 9,00 9,00	488 711,9		15,000 16,000 168,124
FLORIDA.	0 448 053	9 M9 974	975 910	197 692	0 117 981	Mutual of New York. Mutual Reserve	340,000	1,682,245 3,592 66,000	96,113 4,737	12,71	1,927,197
Equitable, New York. Fidelity Mutual†	710,200	280,884	73,254	7,391	1,821,138	National of Vermont.	47,000	65,500 1,358,762	4,561 260,146	48,789	106,500
Home Life of N. Y.+	267,113	25.00 00.00	283.	8,000	294,613 27,000	Northwestern Mut Pacific Mutual	247,527	8 8 8 8 8 8 8 8 8	18,130	2,000	349,751
Mutual of N. Y.T Mutual Reservet	982,413	224,500 224,500 264,500	28,392 136,532	14,469	886,715 12.355.651	Phoenix Mutual Provident Savings	27,500 27,500 878,878	2,000	1,466 1,466 6.031		8 3 E
Pacific Mutual	2,420,633	760,113	110,902	10,000	13,171	Prudential† State Life	7,000	16,500 36,570	1,994	5,000	16,000
Phoenix Mutual	24,067 156,303	335,237 236,237 236,237	18,013	14,565	28.08 27.176 27.186	Union Central Union Mutual	25.25 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85.85 85 85 85 85 85 85 85 85 85 85 85 85 8	5.8. 5.9.5	8,0 80,0 80,0	5,000	25 25 25 25 25 25 25 25 25 25 25 25 25 2
	179,000	885	12,068		818 819,500	Washington	74,389	46,080	2,554		8,88 8,48
Union Mutual	2,062	8	TI.		2,065	Totals	12,456,003	5,397,226	1,199,161	100,875	16,763,191

85,831,790	2,769,000 2,769,000 2,769,000 15,000	243,606 17,797,238 2,075,450 49,842,291	2,542,781 2,542,781 4,323,769	2,863,404 2,863,404 4,783,297	6,611,747 7,526,558 9,247,118	15,000 3,441,672 13,062,481	21,312,203 5,028,410 1,425,888	23,944,750	81,453,218 11,978,546	4,968,336 13,753,563 134,767,663	238,777 63,309,552	2,236,159	3,761,992	11,824,684 22,755,295	2,000	2,102,676	9,195,941 18,665,502	3,080,217 3,386,844	663,428,999
559,087	2,500 35,018 6,015	462,197 66,750 510,728	52,236 500 500 500 500 500 500 500 500 500 50	97,492 42,548 85,500	180,635 45,305 54,817	47,542	136,658 40,621 2,800	374,409	1,049,836 50,941	30,643 218,796 882,595	781,969	14,554	46,306	127,500 127,536 127,536	16,000	30,00	123,783	88,383 80,010,	6,893,841
948,569	249,942 97,568 97,568	7,155 594,436 52,735 1,600,457	25,553 131,082 131,082	371,491 109,576 33,356	226,783 226,783 286,899	115,131 429,464	828,507 164,933 41,294	13,973 836,303	2,582,584 375,566	187,607 498,207 5,177,221	10,268	28,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 88,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85 86,85	132,547	28.088 28.088 28.088	91,934	15,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76 16,76	218,856	106,192	86 22,602,693
2,666,107	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	1,429,961 1,429,961 129,000 13,480,305	1,463,331	1,751,780 310,700 652,537	2,018,325 2,018,325 2,064,960	255,765 1,646,889	7,380,72 1,003,207 235,091	2,934,108	16,401,238 8,118,702	596,938 1,081,815 37,183,859	6,352,000	2, 46, 46, 46, 46, 46, 46, 46, 46, 46, 46	460,365	6.687,632 2.686,632 6.686	357,431		4,284,536 693,635 75,536		148,686,3
	2,289,504	193,597 17,470,239 2,128,656 44,115,903	2,299,915 2,457,800 4,270,606	9,570,112 2,743,719 4,702,679	6,364,352 7,839,734 8,067,730	3,123,712	18,433,257 5,014,566 1,449,409	53,260 22,465,546	77,230,613	4,598,968 13,621,215 174,254,311	153,145 59,273,609	2,060,886	3,500,167	18,029,245	2,270,913	1,375,474	9,146,248 9,146,248 17,104,306	3,807,722 3,303,045	601,113,475
Ætna Life	American Central Bankers of New York Berkshire Canada Life	Connecticut General Connecticut Mutual Des Moines Life Equitable, New York	Equitable of Iowa Federal Life Fidelity Mutual	Franklin Life Germania Hartford Life	Home Life of N. Y Illinois Life John Hancock	Life Assn. of Am Manhattan Massachusetts Mutual	Metropolitan Michigan Mutual Minnesota Mutua	Missouri State Life	Mutual of Mew York Nat'l of U. S. of A	National of Vermont. New England	North Am. (Canada) Northwestern Mutual	Pacific Mutual	Phoenix Mutual	Provident Savings Prudential	Reliance Royal Union	Security Mutual Security T. and L.	Travelers Union Central	United States	Totals
48,230 592,104	\$29,819,599	4,306,100 1,331,390 14,422,906 2,506,756	1,907,254 631,962 961,804	1,197,290	5,318,185 5,318,185	7,570,945	24,276,119 3,064,748	1,407,566 865,080 850,813	21,855,559 13,037,280	18,749,623 1,857,612	3,700,165 6,642,309 495,965	2,791,520 455,630	2,033,612	1.085,463	5,823,877 1,096,211	166,145,206	7,923,383	3,342,061	
3,000	419,932	25,22 26,836 26,836 26,836	24,57,80 2,000,000,000,000,000,000,000,000,000,	4 tr	24,84 69,69 69,69	88,040 30,815	32,186	11.8 80.00	237,096	110,439	124,343	<b>3</b> 2	200.5	11.88 821,88	55,500 13,156	2,064,647	990'08	25 26 26 26 26 26 26 26 26 26 26 26 26 26	20,000
758,12	1,367,961	28,678 26,737 28,238 38,52	25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25.25 25 25 25 25 25 25 25 25 25 25 25 25 2	12,88 12,88 12,88 12,88 12,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 13,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88 16,88	12,53	26.89 26.88 26.88 26.88 26.88	85,583 87,583 87,873	28,42 28,45 28,465 28,465	790,124	15.138 19.038	119,989 227,030	56,787	70,087	35,454 153,983	180 180 188 188	5,529,717	246,433	153,056	31,712
15,000 235,825	8,715,743	443,511 49,000 3,362,391		ន្តន៍ន៍	\$ <del>5</del> 5 5		4.1 8.88									38,096,815	3,927,204	88. 88. 88. 88.	16,500
88,220	36,645,516	4,857,280 1,898,900 13,834,248	1,827,474	1,147,226	2,335,355 568,138 4,572,833					15,682,692 1,714,961	3,751,473	2,584,089 2,584,089	1,599,500	636,752 4.659,406	4,548,326 939,476	151,473,067	6,986,576	3,428,585	789,275
United States		Georgia.  Ætna Lifet Connecticut Mutual Equitable, New York	Franklin Life Germaniat	Hartlord Life of N. Y.† Illinois Life	Manhattan Maryland Massachusetts Mutual	Metropolitan Michigan Mutual Mutual Benefit	Mutual of Illinois Mutual of N. Y.† Mutual Reserve†	Mont.	New York Lifer . Northwestern Mut	Pacific Mutual Penn Mutual Phonix Mutual	Provident Savings	Royal Union Security Mutualt	State Life	Sun of Canada	el	Ī	Industrial Business. Metropolitan	Hawaii. Equitable, New York.	Germania

* Includes endowments and annuities. † Paid-for business only. § Omitting Mutual Life of New York. f Not reported.

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\$ 700,4	Written in 1908.	Premiums Received.	Losses Incurred.	in Force Dec. 81, 1908.	NAME OF COMPANY.	Insurance in Force Dec. 81, 1906.	Written Written in 1906.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 81, 1908.
	**	•			Towa.	***	••	•	•• 5	\$
- 261	956 067	135	4 048	4,008 306,718	American Life	1,421,225	1,387,500	83,011	, , , ,	2,155,425
ig.	1,796,555	18,88	48,702	3,579,796	Bankers of N. Y	970	6,00	4, 8, 8,	.00	2,000
<del></del>	21,187,941	1,942,067	414,937	60,961,839 41,865,375	Connecticut Mutual	3,173,554	309,695	121,330	100,208	3,566,036
198'096'96	40,416,312	3,679,799	1,016,563	106,707,736	Conservative Life Des Moines Life	2,737,362 8,334,850	10,000 •4,062,064	91,158	50,000	2,848,462
					Equitable, New York	9,083,576	1,744,491	316,105	**	10,259,875
9	1 000 501	306	170 760	0 0 4 6 9 6 9	Fidelity Mutual	1,276,970	627,152	110	2,00	1,439,379
5,136	2,096,617	316,872	23,50	6,789,182	Guaranty Mutual	1,135,007	468,250	216,18		344.750
730,339	67,100	21. 21.	127,727	767,839		876,035	16,721	29,39		803,300
6,822	4,896,406	522,324	84,986	16,165,592	Illinois Life	345,692	176,000	17,088		603,984
3.03 3.03 3.03	210,100	43,935	96.	1,232,729	Manhattan	525,529	163,810	20.527		559,433
2,695	285,078	17,312	200	537,749	Michigan Mutual	1,693,173	382,773	63,415	14.500	1.820.868
2,367	47,500	22,431	86.	735,337	Minnesota Mutual	224,500	90,720	5,572		233,220
2,243,302	1,907,163	34,521	10,00	3,237,923	Mutual Benefit	5,294,797	9 978 244	181,990		5,597,553
2,001	280,086	39,901	7,000	1,198,441	f U. S. of /	743,371	4,663,728	196,285		4,337,129
8,310	1,313,150	220,944	14,162	4,432,835	National of Vermont.	1,353,894	185,426	50,115		1,484,670
1,636,000	666,000	44.689	3,000	1,769,000	Northwestern Mutual	27.247.296	3.202.000	1,045,694	284.165	28.704.976
16,427	738,780	808.	12,086	1,857,921	Northwestern Nat'll	4,265,777	2,289,086	159,566	_	5,657,659
2,29 5,29 5,29 5,29 5,29 5,29 5,29 5,29	26.38	135,318	4,480	9,117,903	Pacific Mutual	636,536	313,849	ak Zig		841,175
925,68	2,310,480	252,718	\$209,454	6,247,314	Phoenix Mutual	1.055.335	347.741	34.717	Tan's	1.198.142
2,017,068	321,952	65,626	8,080	2,075,995	Provident L. and T	835,625	93,160	27,681		880,762
8 805 077	35,265	6,227	8,5	179.265	Provident Savings	971.852 1.852	119,480	3,5 2,5 2,5 2,5 3,5	2,500	980,425
1 :	58,100	2,069		50.850	Register L. and A	2.790.263	885,662	113,672		3.340,529
22,038,916	4.290,360	843,254	576,577	24,380,378	Royal Union	3,223,874	1,462,562	141,199		4,268,096
2,461	866,144	57,381	31,818	1,621,169	Security Mutual	154,480	129,992	×.		216,152
4.256	433,737	106,231	10.000	2.858.993	State Life	100,011	116,580	12,243		80.780
6,420	759,560	200,047	46,886	6,038,541	State Mutual	204,284	77,789	8,081	_	225,470
5,503	6,726,034	1,014,496	241,117	28,303,028	Travelers	785,012	50,411	16,202		713,263
200	72.164	8.228	300,300	414,714	Union Mutual	2,861,017	5.890	113,888	_	3,203,874
269,600	21,500	028,6	3,00	257,443	United States	880,170	103,500	19,531	96.4	746,470
26,082	162,715	154,192	8 8 8	4,121,354	Washington	1,032,152	247,531	38,224		986,718
90,238	231.993	64.527	17.017	1.814.223	Totale	164 211 613	40 083 194	8 241 958	1 071 165	185 443 894

5,841,007 2,647,820	8,488,827	1.528.604	2,131,536	1,076,979	170,000 5,608,543	270,489	377,363	490,50 80,50 80,50 80,50	5,702,562	4,591,486	1,228,069 207,083	2,065,808	9,742,874	1,231,172	16,514,397 671,568	10,910,933	1,144,662	1,066,369	271,378	1,529,889	28,383	53,727 3,592,025	426,572	3,492,971 327,419	126,270	476,775	81,329,220	6.104.335	2,042,096	8,146,430
34,754	53,434	11,968	12,000	28,747	42,525	2,161	76,	12,000	22,500	25,163	J02'998	41,300	86,68 86,68	20,0	88, 88, 88,	117,681	18,845	21,457	900	\$36,929		2,5	9,327	2,500	3	3,640	723,899	:	:	
96,296	96,296	68,310	70,912	116	16. 28. 78.	1,7 2,3	12,697	17,244	113,016	187,282	5,188	42,465 7,591	819,886 8,186	41,576	15,776	17,768	47.474	27,370	9,591	15,755	1,286	127.771	22,23	11.079	86.	OUZ,OI	2,967,271	:	28,603	28,603
2,575,408	4,186,623	268,729	885,150 200,150	256,582	1,552,773	364,000	270,161	86,50	5,619,440	562,381	492,372	836,856 837,024	2,399,190	1,326,812	902,089	276,885	234,380	123,56 15,50	8	880,838 874,000	23,552	1,527,631	27,500	37,626	8,00	04,000	24,986,441	2,917,634	1,147,921	4,065,555
5,471,580 2,242,569	7,714,149	1,352,904	1,601,386	887,550	4,746,658	521.483	280,800	969,500	184,121	4,351,536	203,000	1,844,760	8,010,956	232,500	680,206	10,386,378	966,632	1,041,855	298,343	181,500	6,846	2,812,292	424,272	301,543	109,520	TO9,100	65,029,233	5,377,416	1,194,041	6,671,457
Industrial Business. Metropolitan Prudential	Totals	Etna Life;	Bankers Life, Neb	Connecticut Mutua	Equitable, New York	Fidelity Mutualt	Franklin	Hartford Life	Illinois Life	Massachusetts Mutual	Minnesota Mutual.	Mutual Benefit	Mutual Life, N. Y.	Nat'l of U. S. of A.	Northwestern Nat'l	Northwestern Mut.1 Pacific Mutual Life	Penn Mutual Life	Provident L. and T.	Provident Savings	Royal Union	Security Mut., N. Y.+	State Life	Travelerst	Union Mutual†	United States		Totals	Metropolitan	Frudential	Totals
4,151,312 9,630,586 5,439,650 245,000	516,707	10,758,987	1,146,243	339,915	752,559	180,190	219,113,418	2 066 984	24,213,726	51 523.425	01,000,100	69	000'9 000'9	2,560,320	186,591	132,527	424,520	14,500	569,585	5,079,810	694,664	146,960	25. 26. 36.	226,933	226,015 3,000	400,575	4,80 656 758	8 8 8 8 8 8 8 8	DOG'TE	11,889,393
\$284,296 29,000	1,000	1,300	25.55	2.63 2.63 2.63	4. 2.	116')	2,710,775	23 172		28 172		-	::	8, 8, 100 100 100	2,521	::	:	: :	:	24,822	3,000		1,000			3,000			Mo'e	49,202
324,338 269,727 13,535	16,102	415,505 35,161	261,910	10,185	27,376	*11,0*	7,713,029	80.762	767,042	1 798 972	20011	6	3,218 130	5.489	88	4,214	12,731	477	20,163	162,133	4 909	386	2,473	7,433	, 96,4	14,142	25.2	1,28	900	284,962
2,195,364 2,195,364 106,000	391,155	2,429,965	108,53	18,103	81,000	2,002,020	63,177,969	1.030.931	9,106,245	20.149.406			200,00	1,322,870	113,406	111,269	331,300	2,502	406,074	1,206,624	107,500	175,980	27000	178,619	285,819 3,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,00	241,700	6.500	2,100	20,00	5,162,714
8,263,151 8,081,200 145,000		10,165,806				120,200	196,069,128	1.716.856	22,061,382	45.344.351	100(110(01					13,2(1)	85,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,82 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86 86,86										17,155	36,212		9,086,937
Prudenti Savings Prudential Reserve Loan Life Royal Union	Security Mutual	State Life State Mutual	Travelers	Union Mutual	Washington	West in sand South in	Totals	Industrial Business.	Metropolitan Prudential	Totals		INDIAN TERRITORY.	Conservative Life	Equitable, New York	Franklin Life	Illinois Life	Manhattan	Minnesota	Mutual Benefit	New York Life	Northwestern Mutual	Penn Mutual	Phoenix Mutual	Prudential†	Security Mutual	Union Central	Union Mutual	Washington	wisconsin Life	Totals

L-31

Losses Incurance in Force Dec. 31, 1903.	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	966,015 80,120,996 74,667 8,898,033 6,367 834,555	81,024 9,732,588	129,331 6,463, 90 224, 3,000 1,350, 6,600 1,166,	130,064 2,896 320,256 14,266, 60,598 1,324,	21,093 7,065 8,338 1,596,	25,221 22,928 67,791 67,791 7,781 7,781 7,781	8500 7091 137,661 862 459,845 18,207,845,863 1,445,807,1945,803 1,445,803	218,196 15,222,	1,300 1,300 1,300 1,300 1,48 10,148 10,113,305 601,817 601,817 601,817	883
Premiums Received.	\$10,125 2,280 41,981	8,034,159 281,156 29,687	\$10,843	28.20 28.20 28.20 28.20 28.20 28.20	2,661 525,610 43,263	26,475 24,077 58,505	112,000 112,000 12,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 13,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000	12,24 127,173 127,173 54,523 187,189	609,811 1145 11145	26.061 78.082 178.082 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 18.083 1	15,62
Insurance Written in 1906.	\$ 28,500 1,667,033 8,550 256,620	11,642,496 8,270,592 530,848	3,801,440	512,621 149,851 827,421 96,100	203,000 146,000 1,683,762 241,521	48,600 168,196 529,000	250,372 292,000 203,000 203,000	288,160 288,160 213,075 213,075	2,748,030 113,000	269,830 164,700 862,074 171,823 1,124,868	264,872
Insurance in Force Dec. 31, 1903.	\$ 515,991 9,326,554 112,900 1,063,615	74,249,556 8,258,400 622,116	8,880,516	6,291,698 171,633 1,444,010 1,136,750	38,000 14,004,633 1,296,550	88,125 88,126 34,126	2,373	**************************************	4.81 85.4.8	2,272,435 85,728 10,061,157 569,656	396,428
NAME OF COMPANY.	MAINT—CONI. Union Central Union Mutual United States Washington	Totals  Industrial Business. Metropolitan  Prudential	Totals	MARYLAND.  Ætna Lifet Baltimore Life Bankers of N. Y. Berkshire	Columbian National Connecticut Mutual Equitable, New York Fidelity Mutual†	Home Life of N. Y.+. John Hancock	Maryland Massachusetts Mut	Michigan Mutual Mutual Benefit Mutual of New York† Mutual Reserve National cf Vermont.	New England New York Lifet North Am., Canada	Penn Muttal Phornix Mutual Provident L. & T. Provident Savings Prudential?	Security Mut., N. Y.+
Insurance in Force Dec. 81, 1908.	\$ 5,501,815 3,148,759 81,500 23,185,038 3,067,019	134,516 1,481,496 1,347,570 1,344,587 6,785,388	2,868,978	2,600,510 3,638,407 593,734 195,142 20,258,541	28,587,913 28,286,913 28,289,623	15,545,192 870,196 1,701,242 7,637,484	4,819,203 1,043,190 1,304,100	1,615,975 4,638,040 426,033 3,172,326 1,622,866	398,500	24,683,979 7,640,066 4,415,569	98 739 614
Losses Incurred.	167,976 167,976 91,517 1,000	27,217 28,000 18,683 126,980	1,000	2824484 22868	25,710 26,306 25,710 26,217	28,840 73,992	8,000 8,000 8,000	65 86,64 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,000 1,0	2,136,207	286,614 84,255 f	869 869
Premiums Received.	24,285 11,067 2,687	28,62,126,136,136,136,136,136,136,136,136,136,13	5,156 5,554 95,104	121,737 18,884 18,884 5,996	132,428 135,891 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,900 136,90	27,688 7,688	33,017 47,586	42,527 13,134 13,538 62,540 62,033	4,372,292	779,467 289,440 f	1.068.907
Insurance Written in 1908.	\$87,533 92,943 6,000 10,107,398 774,130	115,476 113,732 223,741 438,466 1,656,722	36,000 1,514,148	1,529,231 129,147 2,863,147 2,142 2,963,961	1,636,472 1,093,269 4,004,869	293,925 481,708	1,590,150 671,614 419,600	210,032 332,673 171,307 1,386,800 510,052	39,439,531	7,993,618 3,121,629 2,109,713	13.224.960
Insurance in Force Dec. 81, 1908.	\$, 575,107 8,150,316 19,421,068 2,859,822		123,706			1,869,873 6,323,960	3,536,344 522,818 1,231,100	1,587,963 4,679,114 307,207 4,216,685 1,562,951	142,513,582	23,294,740 6,531,247	29.825.987
NAME OF COMPANY.	KENTUCKY.  Æma Life Connecticut Mutual.  Conservative Life Equitable, New York Fidelity Mutual	Franklin Life Germania Hartford Life Home Life of N V Illinois Life	John Hancock Manhattan	Massachusetts Mutual Metropolitan Michigan Mutual Minnesota Mutual Mutual Benefit	National of Vermont. New England New York Life	Pacific Mutual Penn Mutual Provident Savings.	Prudential Security Mutual State Life	Travelers Union Central Union Mutual United States Washington	West'n and South'n. Totals	Industrial Business. Metropolitan Prudential West'n and South'n	Totals

3,786,081 424,314 1,681,840 1,681,861 1,136,396 633,246	126,965,553	3,015,684 705,128 5,049,868	86,075,618 13,502,670	61,063,515	10,769,979	11,106,304 3,883,283 3,479,000 3,007,656	14,689,668	8,721,976 461,649 3,345,677 14,008,900	4,260,300 18,276,890 21,754,020	27,845,268 59,967,683 3,060,503	16,164,019 28,438,812 60,511,027	35,750,262 24,116,958	16,135,572 3,651,379	1,007,174 29,175,509	9,248,213 6,796,132 3,136,248	
12,866 12,983 12,574 10,214 10,214	2,473,006	120,514 16,245 35,164	74,508 316,663 144,668	707,752				28.928 86.918 101.12								].
130,081 12,663 47,290 60,763 16,019 27,409	6,921,075	280,133 58,858 149,078	188,158 523,402	1,199,629	434,542	403,388 171,614 103,339 48,425	884,670 884,670	18,178 145,058 624,263	74.54. 24.916. 36.916.	1,028,777 2,647,006 105,066	1,012,608 1,012,608 1,012,608	1,417,196	25.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00 10.00	27,911 1,076,064	286,947 266,061 89,619	
81,192 82,775 82,772 806,013 19,061 78,766 76,766	19,028,639	2,149,562 891,268 1,572,467	1,816,048 7,732,196 3,951,725	17,612,766	865,098	668,900 517,154 3,295,250 474,359	760,600 12,011,593	3,625,287	8.1.1.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.	8,486,443 291,773	1,985,960 3,529,468 15,428,205	8,308,690 4,297,078	1,320,633	2,766,863 8,766,863	886. 11. 12. 12. 12. 13. 13. 13. 13. 13. 13. 13. 13. 13. 13	
8,706,247 3,23,773 1,438,773 1,377,132 640,567 1,182,660 655,384	120,870,822	2,789,065 646,631 4,316,130	82,788,490 11,419,023	65,167,119	10,459,963	11,193,454 *4,873,262 910,000 2,775,173	14,667,268	3,700,476 429,749 12,156,776	4,678,689 17,768,249 18,768,328	26,610,107 58,612,910 3,572,399	15,431,388 26,655,889 55,845,233	34,062,003 22,389,481 2,911,390	15,265,290 3,592,965	28,539,860 952,188	8,688,080 6,701,252 8,160,672	
State Mutual Sun of Canada Travelers† Union Central Union Mutual† United States Washington	Totals	Industrial Business. Baltimore Life Immediate Benefit	Mutual, Baltimore Metropolitan Prudential	Totals	Actna Life	Boston Mutual Columbian National	Connecticut Mutual Equitable, New York.	Germania Home Life of N. Y. John Hancock	Massachusetts Mut	Mutual beneht Mutual of New York, Mutual Reserve	National of Vermont. New England New York Life	Northwestern Mutual Penn Mutual Phonix Mutual	Provident L. and T Provident Savings	Security Mutual	Union Central Union Mutual	
26,297,634 2,324,246 1,325,565 1,325,565 1,238,569 1,238,569 1,339,569	2,363,166 262,600 49,000	21,109,383 27,741,591 28,963,865 3,879,669	2,548,878 2,284,544 114,159	1,738,096 3,966,451	113,014,530	8,055,691 10,804,208	18,869,899	2,090,828 3,237,432	10,214,752 351,720 262,473	2,267,838 3,150,429 4,785,105	817,460 14,021,936 1,582,044	3,469,415 7,438,514 5,535,745	272,368 949,231 15,049,231	759.40 759.80 808.60 808.60	230,289 680,907 1,591,886	
808 803.4.8.81 80.04.6.8.1 80.04.6.8.1 80.04.6.8.1	#0°#	197,626 78,931 408,689 32,516	38.52 38.63 38.63	55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00 55.00	1,859,842	95,410 106,014	201,424	69,292 24,146	1,000	2,11.2, 200,280,000,000,000,000,000,000,000,000,	211,150	96.455 18,643 19,643	13,196	6,1,0,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,4,0 8,0 8,0 8,0 8,0 8,0 8,0 8,0 8,0 8,0 8	2,500 2,664 2,801	7
26,188 67,286 75,245 77,342 77,342 77,342 77,342	190,6	75,77 1,080,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 138,576,1 13	20,466 20,466 72,169	22,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,23,24 26,	4,282,882	330,000	\$30,000	73,734 104,234	8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	145,516 185,083	8,82,8 18,83,8 18,83,8	103,617 286,217 28,222 28,223	130,010 85,769	8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	8,82 181,74	6000 040
6,723,630 964,802 619,122 131,600 187,046						2,628,411 3,380,320	6,008,731	55,954	191,600	1,164,554	1,543,645 178,376	1,063,436	23.4.2 28.62 28.62 28.62	88.8 58.3	74,994 166,133	1
24,023,107 1,913,916 1,077,440 716,626 1,341,067 332,619		19,392,256 2,710,063 25,625,707 3,529,909	2,408,733 1,717,000	479,286 1,732,228 3,812,485	101,239,023	6,910,069 9,787,242	16,697,311	2,144,506 3,382,135	200,000 331,000 531,000 531,000					284,964	632,088 632,088 1,514,597	Tanlinden indendele
Louisiana, Equitable, New York Fidelity Mutual Franklin Life Germania Life Home Life of N Y Hillinois Life Mannon Life Mannon Life Mannon Life	Minnesota Mutual	Mutual of N. Y.† New England New York Lifet. Pacific Mutual	Provident Savings Prudential	- cd : 64	Totals	Industrial Business. Life Ins. Co. of Va Metropolitan	Totals	MAINE.† Abtna Life Connecticut Mutual.	Equitable, New York Home Life of N. Y	Massachusetts Mutual Metropolitan	Mutual Reserve Mutual of New York. National of Vermont.	New England New York Life Northwestern Mutual	Penn Mutual Phoenix Mutual Provident I and T	Provident Savings	State Mutual Travelers	· Louis

* Includes industrial business-\$889,849. † Paid-for business only. ‡ Includes industrial. \$ Losses and claims paid. f Not reported.

Insurance in Force Dec. 31, 1908.	20,153,940 28,153,476 6,012,837 1,550,289 1,1565,289 1,1565,289 1,1565,289 1,1565,289 1,1565,289 1,1565,289 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,189 1,157,18
Losses Incurred.	2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525 2,525
Premiums Received.	**************************************
Insurance Written in 1908.	4,688,777 2,822,673 2,827,673 2,822,673 2,822,673 2,822,673 2,822,673 2,822,673 2,822,673 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,822,873 2,823,873 2,823,873 2,823,873 2,823,873 2,823,873 2,823,873 2,823,873 2,823,873 2,823,873 2,823,873 2,823,873 2,823,873 2,823,873 2,823,873 2,823,873 2,823,
Insurance in Force Dec. 81, 1909.	16,575,682 28,046,560 7249,900 7249,900 7249,138 1,580,344 1,780,344 1,780,344 1,780,344 1,780,348 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,484 1,780,4
NAME OF COMPANY.	MINNESOTA—Cont. New York Life Northwestern Mutual Northwestern Mutual Penn Mutual Penn Mutual Perovident L. and T. Provident L. and T. Provident L. and T. Provident L. and T. Provident L. and T. Provident L. and T. Provident Savings Scentify T. and L. State Life State Mutual Union Catala United States Washington Totals Mustastrert Fridelity Mutual Germania Harford Life Michigan Mutual Germania Harford Life Michigan Mutual Mutual of New York Germania Harford Life Michigan Mutual Frovidential Mutual of New York Germania IR Reserve New York Life Michigan Mutual Provident Savings Scentify Mut, N. Y. State Life Vasshington Totals Union Central
Insurance in Force Dec. 31, 1908.	2,491,945 2,491,945 2,491,945 507,102,341 1,573,775 1,524,8371 1,524,8371 1,524,838 1,112,139 1,438,371 1,539,888 1,112,139 1,123,138 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,139,139 1,
Losses Incurred.	20, 20, 20, 20, 20, 20, 20, 20, 20, 20,
Premiums Received.	\$3.086 \$3.086 \$4.774,652 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4.509 \$4
Insurance Written in 1908.	\$55,000 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$1,100 \$
Insurance in Force Dec. 81, 1908.	2,470,975 2,613,784 471,522,882 90,780,876 16,886,988 16,886,988 16,886,120 16,887,749 14,877,749 18,022,877 14,887,100 2,066,120 2,066,120 2,133,987 11,883,141 11,883,170 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 811,020 81
NAME OF COMPANY.	MASSACHUSETTS—Cont. United States Washington Totals Industrial Business. Gottombian National Germania Germania Germania Totals Micertopitan Totals Micertopitan Totals Micertopitan Franklin Life of Iowa. Connecticut Mutual Franklin Life of Iowa. Federal Life of Iowa. Federal Life of Iowa. Connecticut Mutual Franklin Life of Iowa. Federal Life of Iowa. Federal Life of Iowa. Federal Life of Iowa. Federal Life of Iowa. Federal Life of Iowa. Federal Life of Iowa. Federal Life of Iowa. Federal Life of Iowa. Martinolis Life of Mutual Mutual Benefit Minnesota Mutual Minnesota Mutual Minnesota Mutual Minnesota Mutual Mutual Benefit Mutual Life. Mutual Of U. S. of A National of Vermont National of Vermont National of Vermont National of Vermont New York Life.

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North Am. (Canada) Northwestern Matl. Pacific Mutual Penn Mutual Penn Mutual Provident L. and T. Provident L. and T. Provident L. and T. Provident Savings. Provident Savings. Royal Union Security T. and L. State Life State Life State Mutual State Mutual Union Central Union Central Union Mutual Unice States Washington Totals Industrial Business. John Hancock Metropolitan Prudential	MINNESOTA!  Agna Life Canada Life Canada Life Connecticut Mutual Beguiable, New York Equitable, New York Fidelity Mutual Germania Germania Hartford Life Home Life of N. Y John Hancock Manhattan Massachusetts Mutual Mutual Beneft Mutual Life, Illinois. Mutual Life, Illinois. Mutual Life, Illinois. Natual of U. S. of A. National of Vermont. New England

Insurance in Force Dec. 31, 1908.	\$ 1,888,041	1,118,945	2,211,513 2,211,513 31,000	168,046	2,332,909 756,956	4,109,854	4,131,185	634,417	285,087 1188 1188	1,116,096	28,750	1,039,904	1,373,267	48 802 880		8,277,269 8,277,269 671,507	9,046,562	8 140 070	1,839,050	446,250 1,686,250	80,406 2,600,055
Losses Incurred.	\$ 47,852	12 E	62,313	6,310	85.88 8.88 8.88 8.88 8.88	2 2 3 2 3 3 3 1 3 3 1	1,523	20°55	200 200 200 200 200 200 200 200 200 200	366	1,000	2,1 3,1	11 888 888 888 888 888 888 888 888 888	748 540		79,309	86,433	110179	17,200	10 567	69,304
Premiums Received.	. <b>≈</b> 55.081	1,569	2.22. 2.22. 2.22.	5,231 134,715	20,02 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03 20,03	180,634	171,502	30,752 20,752	8 1,6 8,6 8,6 8,6 8,6 8,6 8,6 8,6 8,6 8,6 8	43,019	1,096	36,89 36,906	55,53 1,856 2,55	1 969 895		23,601	23,601	169 063	8,57	 	56,509 6,009
Insurance Written in 1908.	\$ 173,248	199,446	493,452 5,500	23,294 282,072	657,485 123,507	571,596	788,174	121,148	2,83 2,93 3,93	8.80 8.90 8.90 8.90 8.90 8.90	8 25 E	138,414	111,336	8 007 780		2,069,134	2,651,136	070 040	178,550	436,250	25,563 562,042
Insurance in Force Dec. 81, 1908.	\$ 1,786,112	978,356	1,967,986	172,032	1,966,064 669,376	3,702,326	3,819,289	2,118,428 589,828	771,997 273,188	784,569	108,814	792,016 990,140	1,438,988 89,820 7,77	40 804 EEE		7,547,704	8,031,266				2,161,817
NAME OF COMPANY.	NEW HAMPSHIRE,†	Connecticut General	Connecticut Mutual Equitable, New York Fidelity Mutual	Manhattan Massachusetts Mut.	Metropolitan	National of Vermont.	New York Life	Northwestern Mut	Provident L, and T.	Provident Savings	State Security	State Mutual	United States	Totals	Industrial Business.	Metropolitan	Totals	NEW JERSEY.	Bankers of N. Y.	Columbian National.	Connecticut General.
Insurance in Force Dec. 31, 1908.	\$ 53,130,716 19,147,946	75,390,428	684,454	6,606,543	24.83 88.83 88.83	332,930 332,930	300,114	8,962,312	4,546,301 117,686	722,589	746,500	42,000 698,325	. 288,000 649,403	35,224,040	1,177,027		1,686,17 1,903,736 1,903,736	1,193,540	000000	691,292	269,392
Losses Incurred.	\$ 530,047 197,699	769,64±	7,000	72.88 6.63	1,26	-ing	8 8 8	137,85	19,700 19,178	900'9	2,000	8,222	5,843	306,086	7,669		~ 8 8 8 8	14,046	2500	387,5	8.7. 8.8.4.
Premiums Received.	\$ 709,708	828,018	28,127	71,630	3,114 155,066	10,380	8,215	330,317	4,317	16,811	25,248	22,177	7,722 33,898	1,834,819	:		28.88. 88.88.	2 2 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	12.5	23,676 876,536 815,536	14.41 18.42 18.42 18.42
Insurance Written in 1908.	\$ 15,137,126 8,943,637	25,697,863	156,914	1,382,847 670,826	34,555 34,555	245,956 245,956	249,012	1,314,783	86. 86. 86. 86. 86. 86. 86. 86. 86. 86.	468,448	183,000	8,631	107,500	7,464,823	857,200		2,976,764	138,751	12,00	50,542 8,642 8,643	222 222 261 261
Insurance in Force Dec. 81, 1908.	48,291,283 16,016,771	66,913,249	568,018	5,940,092	288,500 88,949				4,224,678 121,368	447,994	691,000	77,2860	232,500 569,446	31,789,146	1,155,287		1,364,028				211,792
NAME OF COMPANY.	Missouri—Cont. Metropolitan	Totals	MONTANA.	Equitable, New York.	Home Life of N. Y.†	Mutual Benefit	Nat'l of U. S. of A.	National of Vermont.	Northwesetrn Mut.f	Penn Mutual Provident Savings	State Life	Travelers†	United States	Totals	Industrial Business.	Nebrabka.	Enkers of Nebraska.	Connecticut Mutual.	Des Moines Life.	Equitable of Iowa	Franklin Life

2,25,06 961,833 1,562,936 1,562,936 1,562,946 1,573,04 1,573,04 1,573,04 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,136,00 1,	1,1,045,055 1,1,045,055 1,1,055 1,1,055 1,1,055 1,1,055 1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1
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Hartford Life  Home Life of N Y The Manhattan  Manhattan  Minnesota Mutual  Minnesota Mutual  Minnesota Mutual  Minnesota Mutual  Minnesota Mutual  Minnesota Mutual  Minnesota Mutual  Minnesota Mutual  Minnesota Mutual  New York Life  Northwestern Mutual  Penin Mutual  Penin Mutual  Penin Mutual  Penin Mutual  Penin Mutual  Penin Mutual  Penin Mutual  Penin Mutual  Penin Mutual  Penin Mutual  Penin Mutual  Penin Mutual  Penin Mutual  Penin Mutual  Penin Mutual  Penin Mutual  Penin Mutual  Penin Mutual  Penin Mutual  Penin Mutual  Penin Mutual  Penin Mutual  Penin Mutual  Penin Mutual  Penin Mutual  Union Cental  Union Mutual  Union Mutual  Union Mutual  United State  Washing	NEVADA.  GORSEPARIUS LISTE Equitable, New York Germaniat Home Life of N. Y.† Manhattan Mutual Benefit Mutual Reservet New York Life† Pacific Mutual Sate Life Travelers† Union Mutual?

† Paid-for business only. ‡ Includes industrial. § Claims incurred.

LIFE INSURANCE BY STATES-Continued.

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Insurance in Force Dec. 31, 1903,	\$ 645,101 645,101 645,101 1.560,900 1.047,1827 1.047,1827 1.047,1827 1.047,1828 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,1838 1.045,18	22,360 8,903,410 736,894	9,721,664 918,151 2,663,077 772,315 1686,122 15,950 542,217 491,924 467,547 697,148 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918 77,918
Losses Incurred.	2,000 4,000 6,000 1,500 1,6,800 3,000 3,000	257 80,184 676	81,097 8,228 6,3800 8,3000 1,000 1,000 1,1000 1,000 1,000 1,000 1,000 1,000 1,000
Premiums Received.	**************************************	1,282 325,900	22, 128 22, 128 23, 128 24, 128 25, 128 26, 128 27, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28, 128 28,
Insurance Written in 1906.	\$50,130 \$60,130 \$60,130 \$60,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,130 \$1,13	43,980 8,965,693 1,327,215	5,336,888 383,241 373,241 373,144 2,511,384 2,511,384 2,511,384 2,511,384 3,511,384 3,511,384 3,511,384 3,511,384 3,511,384 3,511,384 3,511,384 3,511,384 3,511,384 3,511,384 3,511,384 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,500 4,
Insurance in Force Dec. 31, 1908.	462,773 462,773 463,906 216,500 1,385,660 901,938 901,938 4,411,911 117,828 666,773 117,828 666,773	7,475.642	7,608,637 2,560,687 1,441,191 1,196,000 3,882,122 1,063,112 1,063,112 1,063,113 1,063,113 1,063,113 1,063,113 1,063,113 1,063,113 1,063,113 1,063,113 1,063,113 1,063,113 1,063,113 1,063,113 1,063,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,113 1,064,
NAME OF COMPANY.	No. CAROLINA—Cont. Security Mutually Security T. and L.† South Atlantic T. Southern L. and T. Southern L. and T. State Life and T. State Mutual Travelerst Union Central Union Mutualt Washington Totals	Industrial Business. Contentnea Life Ins. Co. of Va Metropolitan	Totals  NORTH DAKOTA. Actual Life Equitable, New York Fidelity Mutualt Germanial Home Life of N. Yit Minnesota Mutual Mutual of N. Yit Mutual Benefit Mutual Reservet Narl of U. S. of A. New York Lifet Northwestern Narl Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident Savings Provident
Insurance in Force Dec. 81, 1908.	44,130 44,130 156,000 4,478,817 156,000 85,588 87,840 87,847 86,382 86,382 86,382 88,383 88,383 88,383 88,383	677,151	25, 489 0.88 1, 789, 582 1, 789, 582 1, 789, 582 1, 789, 727 1, 789, 727 1, 787, 727 1, 787, 727 1, 787, 727 1, 787, 727 1, 787, 727 1, 787, 727 1, 787, 727 1, 787, 727 1, 787, 727 1, 787, 727 1, 787, 787 1, 787, 787 1, 787, 787 1, 787, 787 1, 787, 787 1, 787, 787 1, 787, 787 1, 787, 787 1, 787, 787 1, 787, 787 1, 787, 787 1, 787, 787 1, 787, 787 1, 787, 787 1, 787, 787 1, 787, 787 1, 787, 787 1, 787, 787 1, 787, 787 1, 787, 787 1, 787, 787 1, 787, 787 1, 787, 787 1, 787, 787 1, 787, 787 1, 787, 787 1, 787, 787 1, 787, 787 1, 787, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787 1, 787
Losses Incurred.		154,263	469.1167 4,90.128 4,90.128 4,90.128 1,125.128 187.128 187.128 187.128 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027 225.027
Premiums Received.	1,588 1,1136 1,1136 1,1136 1,12,136 1,1019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019 1,019	24,666	1,080,286 26,062 26,062 1,1647 1,1647 1,1647 1,1647 1,1647 1,087 1,087 1,087 1,111,287 1,111,287 1,111,287 1,111,287 1,111,287 1,111,287 1,111,287 1,111,287 1,111,287
Insurance Written in 1906.	24,670 147,346 147,346 172,140 175,140 175,140 175,140 175,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140 176,140	3,725,364	2,831,234 1,193,453 1,647,038 1,647,038 1,517,039,386 1,738,138 1,888,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,788,138 1,
Insurence in Force Dec. 31, 1906.	3,560 3,66133 4,324,147 632,074 296,317 296,317 286,317 871,637 871,637 86,328 871,637	7	23,974,225 1,777,942 1,784,120 1,284,400 1,286,120 285,120 285,120 286,113 11,283,113 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27,483,120 27
NAME OF COMPANY.	Naw Mexico—Cont. Manhattan Muttaal of U. S. of New York Nat'l of U. S. of New York Northwestern Mut.t. Northwestern Mut.t. Provident Savings. Scurity T. and L. State Life Travelers! Union Central	Washington† Totals	New YORK.  Agna Life Bankers of New York Bankers of New York Canada Life Colonial Life Colombian National Connecticut Mutual Equitable, New York Fidelity Mutual Germania Home Life of N. Y Colon Hancock Life Assn. of Am Manhattan Manhattan Manhattan Michigan Mutual Michigan Mutual Michigan Mutual Michigan Mutual Michigan Mutual Mutual of New York Mutual Reserve Mutual Reserve Mutual Reserve Mutual Reserve Mutual Reserve Mutual Reserve Mutual Reserve Mutual Reserve Mutual Reserve Mutual Reserve Mutual Reserve Mutual Reserve Mutual Reserve Mutual Reserve Mutual Reserve Mutual Reserve Mutual Reserve

14,462,134	3,880,201	8,500	12,137,18	3,847,429	4,345,366	2,398,759	5,302,970	21,252,137	7,563,680	19,490,608	24,934,274	64,022,386	6,118,369	46 562 363	2,053,072	5 451 761	98,500	8,139,368	6,797,539	25,000	1,590,878	1.186.561	1,979,295	7,043,107	37,564,351	2,017,311	3,983,904	1,766,750	609,324,859
187,427 2,500 85,985	13,500	5,000	337,126	2,040	31,680	105,169	110,886	143,118	45,555	127,458	586,735	1,256,322	46,409	600,668	13,517	53,322	11 001	43,917	121,344		000,400	21,000	10,000	74 681	245,832	12,477	29,725	1217,637	6,678,823
564,077 9,448 139,481	135,104	19,786	360,069	14,197	31,506	100,680	73,922	743,358	276,841	257,135	906,695	1,954,864	184,865	1,757,995	75,698	240,675	3,048	254,001	781 261	603	70,760	66,847	60.320	193,980	1,602,946	63,632	127,230	1837,805	20,813,928
2,008,133 213,842 584,900	1,393,100	163,375	938,621	255,500	1,092,611	242,572	799,295	1,014,479	798,263	6,546,398	3,371,254	10,030,078	1,072,645	3,977,066	1 586 113	783,205	39,000	1,063,255	7,001,556	25,000	1.220.892	225,396	1 729 425	1,446,945	4,983,430	285,722	928,574	2,149,500	99,695,028
13,427,543 186,751 4,255,207		456,559								16,141,447		60,256,547				5,136,483		_	18,771,601	_	_	_	6,254,306	_	_	1,903,585	3,053,469	1,955,000	467,416,438
Otto. Alta Life American Central Berkshire	Columbia Life	Connecticut General	Equitable, New York	Federal Life	Franklin Life	Hartford Life	Illinois Life	John Hancock	Massachusetts Mutal.	Michigan Mutual	Mutual Benefit	Mutual of New York. National of Vermont.	New England	Northwestern Mutual	Penn Mutual	Phoenix Mutual	Pittsburgh L. and T.	Provident L. and T.	Prudential	Reliance	Security Mutual, N.Y.	Security T. and L	State Mutual	Travelers	Union Central	United States	Washington	Western & Southern.	Totals
94,921,499 1,105,900 26,255,066 11,355,935	14,279,037	71,479,678	12,946,873	13,039,046	12,419,499 5,282,538	9,511,175	1.393.542.453		1,460,200	228,896,242 170,196,928	489.057.005		4,651,176	748,371	2.000.162	355,500	1,331,702	653,183	373,218	473,098	555,629	7,266,602	12,465,355	10,082,999	3,610,040	6 649 921	1,868,535	2,897,166	1,984,500
204,177 246,607	254,055	612,789	143,745	187,911	91,800	242,620	21.144.016		1,189,873	2,429,951	6,356,875		73,931	000'07	180,468		1,000	5,093	8,350	9026	2,135	62,297	605,10	111,763	27,802	40.792	33,710	13,250	14,716
3,353,699 39,025 903,870 436,722 10,349	639,531	2,561,158	357,870	632,284	170,431	316,189	60,205,757		3,489,762	6,662,545	10,204,664		142,982	4,455	343,555 66,130	13,416	17,504	11,715	12,536	17,295	16,334	256,982	5,208	321,144	16,824	231,673	71,050	110,153	81,972
222,000 322,000 6,545,187 1,970,033	1,741,385	19,822,627	4,080,100	2,701,405	1,000,612	2,434,206	262,712,216	000 000 4	20,916,328	44,632,560	121,891,412		567,776	1,000	1,573,014	261,500	252,532	190,636	41,728	385,740	271,578	1,359,089	90,830	1,684,417	277.691	1,340,904	571,050	1,728,029	839,500
23,278,757 10,827,522 434,750	13,730,661	58,844,483	12,350,054	18,578,691	5,103,312	10,777,377	1,280,524,851	004 400	83,363,729	157,273,690	455,650,692		4,486,974	759,371	1,749,483	123,500	296,982	273.746	378,140	143,081	437,348	10 445 546	116,552	8,398,582	281,186	5,859,847	1,704,643	1,458,830	1,477,000
Pacific Mutual Pacific Mutual Phoenix Mutual Pheesix Mutual Presbyterian Min'rs	Provident L. and T	Reliance Life	State Life	Travelers Union Central	Union Mutual	Washington	1	Industrial Business.	John Hancock	Prudential	Totals	NORTH CAROLINA.	Bankers of N. Y	Connecticut Mutual.	Fidelity Mutualf	Hartford Life	Home Life of N. Y.+	Manhattan	Maryland	Metropolitan	Michigan Mutual	futual of N. V.+	lational of Vermont.	orthwestern Min +	Pacific Mutual	Penn Mutual	Provident Savings	Prudentialt	ecurity L. and A

† Paid-for business only. 

‡ Includes industrial business.

Insurance in Force Dec. 31, 1908.	\$ \$ \$313,241		117.614	7,454	15,738	101,700	48,003	1,88 1,88 1,058	72.	1,756	86.891 7.977	- 5.040 - 1.196	88	61,920	1 64 64 64 64 64 64 64 64 64 64 64 64 64		13,18	8,010	5,858	536 950,360,423					002 139,592,156 533 651,269	1
ns Losses d. Incurred.			~		139,106	_					18 81 81 81 167,573	_			_	16,198				06 13,180,53	_	_	_		1,640,003	<u> </u>
Premiums   Received.		20,361											_			_	_	_	_	38,357,506	_	47,000		-	5,438.295	1.
Insurance Written in 1908.	1,309,234	91,613 8,577,542	20,229,517	1,666,15	1,170,77	20,083,00	4,765,124	25,50 37,50 4,50	730 138		1,980,45	18,431,116	149	1,314	447	1,229	1.407	427	1,025	172,926,109	1	1,804,700	487,584	6,376,386	38,880,135	85 285 967
Insurance in Force Dec. 81, 1902.	3,126	751,380 82,281,949	109.527	7,127	15,438,496 38,496	87,78	45.288	1,241	4,027	1,645	8.378.966 8.378.945	40,966,248	664,800	4,856,395	2,072,700	2,063,921	12.508,115	2,932,097	6,079,759	860,470,626	107 000	867,925	25.55	28,524,576	121,841,261	279.214.048
NAME OF COMPANY.	PENNSYLVANIA—Cont. Michigan Mutual	Minnesota Mutual	Mutual of Illinois	Mutual Reserve	National of Vermont.	New York Life	North Am. (Canada) Northwestern Mutual	Pacific Mutual	Phoenix Mutual	Presbyterian Minis	Provident L. and T Provident Savings	Prudential	Royal Union	Security Mutual	State Life	Sun of Canada	Union Central	Union Mutual	Washington	Totals	Industrial Business.	Colonial Life	Columbian National	John Hancock	Prudential	Totals
Insurance in Force Dec. 81, 1908.	•	1,306 258,996	63,270,540 37,068,568	8	117,336,095		<b>62,500</b> 169,500	71,000 91,236	394,881	730,950 184,400	29,274	122,550	200,000	291,506	377,262	90,733	5,359,173 1,514,324	823,443	36,500	229,186 231,296	170,72	\$30,628	43,500	19,402,769	KAK 963	22,550,000
				•	53		::	:8	38	2,00 2,00 3,00 9,00	:8	:8	:	10,000	388	: :	8 5.4 15.4 15.4 15.4 15.4 15.4 15.4 15.4 1	8	::	:8	:5	38	:	8	718	14,000
Losses Incurred.		2,636	610,820		999,343		::	:=	201	જેઓ	1.000	33.496	•	:21	5	: :	88	8,0		1.200		20,8		222,200		
Premiums Losses Received. Incurred.		8,040 2,636			1,426,287 999,3		6,020						_	11,669				_	_	<u>.</u>			_	816,679 222,2		27.579
		837,737 8,040		438,392			88	7,813	13,200	1,440	500 3,646 034 6,139	900	900		140 11,703	187 2,868	712 Z11,428 000 46,354	533 29,633		355 12,358 197 9,325	773	10,092	500 2,051	_	18.167	
Premiums Received.	•	837,737 8,040	16,148,577	9,438,392	622,627 1,426,287		88	603 436 673 660 81 947	276,081	73,500 210,400 1,440	14,500 3,646	227.731 21.440	10,000	336 11,659	833.837 127.140 11.703	82,187 2,868	1,384,969 279,000 46,354	84,227 822,533 29,633	89,500 628	355 12,358 197 9,325	118,773 2,878	97,825 10,092	500 2,051	020,686 816,679	78.681	2,846,000 920,000 27,579

1,001.562 181,506 288.750 1,7479.718 2,631,85 4,831,83 4,831,83 4,831,83 4,831,83 4,831,83 4,831,83 4,831,83 4,831,83 4,831,83 4,831,83 4,831,83 4,831,83 4,831,83 4,831,83 4,831,83 4,831,83 4,831,83 4,831,83 4,831,83 4,831,83 4,831,83 4,831,83 4,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,831,83 8,83	2,782,318 7,126,409 8,515,246 4,56,510 8,53,506 8,53,506 11,14,411 1,104,411	1,011,300 1,011,300 166,685 1,560,591 871,774 487,870 46,120	61,386,585 309,545 212,496 11,966,630 20,286,050 2,714,966	\$5,478,677 1,981,978 1,794,602 442,995 10,126,561
### 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	13,332 19,000 61,000 61,000 5,471 6,130	5,888 16,878 10,278 20,009 1,000 1,000	3,528 2,478 167,599 267,730 34,491	8,000 44,000 30,000 96,410
20,232 6,232 12,368 12,368 12,368 11,123 11,123 12,134 12,134 13,134 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,834 14,	28 1 28 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	28, 28, 28, 28, 28, 28, 28, 28, 28, 28,	2,218,846 6,178 8,240 618,395 661,141 101,169	62,944 62,944 66,576 11,072 312,389
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982 334 186,460 55,280 11,062 11,062 11,063,186 1,063,186 1,567,681 1,567,681 1,567,681 1,567,681 1,567,681 1,567,681	27,012 2,486,533 6,618 3,351,722 466,471 736,088 976,348 976,348	1,018,055 18,308 1,561,051 1,543,882 872,374 49,120 856,468	77,561 157,593 11,061,979 19,071,332 2,235,460	32,593,915 1,711,019 1,753,200 479,996 8,486,046
RRODE ISLAND.  Agna Life! Bankers of N Y Berkshire Columbian Nat'l Connecticut General. Connecticut Mutual Equitable, New York. Fidelity Mutual Hartford Life Home Life of N Yt. John Hancock Manhattan Massachusetts Mut. Metropolitan Mutual Benefit Mutual Benefit Mutual Benefit Mutual Benefit	National of Vermont. New England New England Northwestern Mut. Penn Mutual Phoenix Mutual Providence Life Provident Cand The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Provident Land The Pr	Security Mutual† Security T. and L. Sate Mutual Travelers† Union Central Union Mutual† United States Washington	Totals Industrial Business Columbian National Hartford John Hancok Metropolitan Prudential	SOUTH CAROLINA. AGEN Life? Bankers of New York Connecticut Muttal. Equitable, New York
5.5723 5.5723 5.573,723 5.573,723 5.573,736 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.573,533 5.	34,546 677,020 68,487 168,982 854,342 1,316,226 46,035,166	18,686,359 887,681 887,681 16,282,323 16,282,323 988,436	2,430,689 16,188,073 180,880,601 11,330,566 21,573,464 5,530,343 6,530,343 6,535,600	2,066,950 14,679,892 241,600 6,003,102 122,206 12,211,192 35,215,560
46,882 1,575 10,146 10,146 14,687 14,687 14,689 14,689 14,689 14,689	10,000 2,000 12,300 12,300	403,108 4,867 85,600 162,293 81,570	48,736 285,250 1,640,750 6,750 1185,452 146,253 98,200	146,146 146,146 2,000 220,820 277,231
1115 255 255 255 255 255 255 255 255 255	20,805 3,544 3,544 5,582 24,636 61,276 1,525,417	711,204 82,808 127,906 578,473 83,753	25.25.25.25.25.25.25.25.25.25.25.25.25.2	197,008 513,730 513,730 180,009 6,563 431,230 45,960,378
16.023 144.000 1,211.922 28.500 28.613 1,08.973 1,08.973 1,08.973 1,08.973 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500 1,08.500	267,620 60,607 142,278 755,968 10,834,571	1,821,911 426,441 822,421 1,659,200 552,900 626,500	1,838 20,33,300 27,33,25 27,35 27,448 5,463,106 67,500 1,012,428 1,012,428	2,139,300 3,353,163 251,500 1,606,945 61,206 1,301,133 10,704,667
855.200 496.046 85.1047 136.1047 136.1047 110.206 1110.206 1114.041 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.539 1727.53	37,012 564,500 81,497 134,376 756,564 1,098,392 38,893,719	17,866,710 648,000 3,676,655 15,383,323 188,500	2,171,626 15,689,322 120,709,312 1,183,067 18,501,674 8,438,549 6,582,121 6,812,128	12,627,484 12,627,484 5,478,169 93,000 11,610,473 29,093,191
Connecticut Mutual. Conservative Life Equinble, New York. Refelity, Mutualf Germaniat Home Life of N. Y.† Manhattan Massachusetts Mut. Mannesten Mutual Mutual Benefit Mutual Benefit New York Life† New York Life† New York Life† Northwestern Mut. Northwestern Mut. Pacific Mutual Pacific Mutual Pacific Mutual	Security Mutual State Life Travelers Travelers Union Central Union Mutual Washington Totals Industrial Business	PERFITANTAL PERFITANTAL  ELIA LIGE Baltimore Life Bankers of N. Y Berkshire Canada Life Columbia Life	Connecticut General. Connecticut Mutual. Conservative Life Equitable, New York Equitable of Iowa. Fidelity Mutual. Hartford Life Hartford Life Hume Life of N Y.	Inter-State of Indonter-State esia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indonesia Indon

· Losses paid. † Paid-for business. ‡ Includes industrial.

Insurance in Force Dec. 81, 1903.	\$ 1,063,387 511,750	111,028,124	14,240,160	1,200,562	29,617,518 4 852,685	2,065,336	2,588,992	1,837,986	636,713 692,391	7,728,619	38,462,810 4,637,820	25,280,285 280,988 380,988	7,413,767	7,207,183	1,764,618	2,811,256	1,754,260	130,400	3,095,012	2,084,877	000,000	212,607,787
Losses Incurred.	13,116	1,359,400	123,274	20,759	280,811	13,336 56,455	33,072 10,776	6 8 8 8 8 8 8 8 8 8	8,70 90,0	27,230	317,262	2.5.5 88.5 88.5 88.5 88.5 88.5 88.5 88.5	23,782	52,289 87,289	2,500	00°00	900	3 :	8,5 1,5 1,5 1,5 1,5 1,5 1,5 1,5 1,5 1,5 1	25. 1.00.	1,000	USQ'IIA'I
Premiums Received.	\$5,729 12,898	3,736,626	435,359	35,792 9,045	928,466	110,086 79,780	144,671 82,996	28,83 778,83	18,707	\$76,900 \$13	1,022,844	1,856,821	243,409	25,080 25,080 25,080	1.721	22,946	88,810	15,976	24.28 24.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28 26.28	80,747	116,0	0,057,000
Insurance Written in 1908.	\$ 615,810 533,750	28,227,486	6,262,912	384,602	9,686,897	1,578,187	1,875,073	1,35,55 26,53	586,446 455,402	2,002,059 86,500	1,014,292	16,340,137	1,119,000	1,523,165	1,080,118	776,411	1,947,500	<b>3</b>	923,900	5.55 20.55 20.55	20,000,024	\$19'780'80
Insurance in Force Dec. 81, 1908.	930,445	100,024,603	12,366,847	959,506 72,500	27,469,282	2,606,149	2,370,822	1,830	377	8,536	\$6,517,890 4,580,918	2.5.23 2.5.23 2.5.23 2.5.33	6,71		1,386,790	1,980,658	1 648 400	106,200	2,619,336	1,882,066	260 776 701	184,344,25
NAME OF COMPANY.	Tennessee—Cont. Washington Wisconsin	Totals	Industrial Business. Metropolitan	TEXAS. Zetna Life	Equitable, New York Fidelity Mutual	Franklin Life Germania	Home Life of N. Y	Massachusetts Mut	Missouri State Minnesota Mutual	Mutual Benefit	Mutual of New York.	New York Life	Northwestern Mut	Penn Mutual Provident Savings	Secu. L. & A. of Am.	Security Mutual N.Y. Security T. and L.	Southwestern Life	Texas Life	Union Central	Union Mutual Washington	wisconsin Life	TOTALS
Insurance in Force Dec. 81, 1908.	1,245,637	1,078,897	10,000 5,393,825	1,183,527 1,183,527 12,261,697	616,496	1,052,406	1,982,330 327,739	73,00	797,212 568,889	2,406,881	22 %	510,478	10000	6,350,027		478,000 f	316,000	28,000	488,581	409,586	25,508	om'a
Losses Incurred.	15,181	2,000	\$2,216	33,076	27, 972	16,454	2,500,7	17,000	::	11,607		596.219		57,762		1,000	:		200,0	1,828	18	:
Premiums Received.	34,178 7,854	39,107	188,186	888 988 4	13,979	2.63 2.63 5.69 5.69	8,7,8 8,0,0 8,0,0	183	14,924	8 E. 8 8	1,658	2.023.034		223,624		36,236 38,236	10,683	4,274	1. 12.	16,080,0 26,080,0	587	3
Insurance Written in 1908.	\$ 172,543 181,100	156,157	1,219,270	41,464 338,079 2,891,884	435,400 1,964,590	115,696	66,500	270,600	413,493	492,050	4,808	16.657.763		2,696,938		128,038	10,150	30,500	143,500	127,460	88	36
Insurance in Force Dec. 81, 1909.	\$ 1,218,822 36,189 497 113			1,005,269 942,805 10,537,353	163,035 2,697,291	1,082,085	301,115	647,250	345,140	2,217,391	26,150	59,729,731		5,441,044		380,172	000.63 000.88	1 509 403	389,981	282,116 ***********************************		<b>3</b> 0'1
NAME OF COMPANY.	So. CAROLINA—Cont. Fidelity Mutual† Germania† Hariford Life	Home Life of N. Y.†	Minnesota Mutual Mutual Benefit Mutual of N. Y.†	Mutual Reservet New England New York Lifet	Pacific Mutual Penn Mutual	Provident Savings	Security Mut., N. Y.+	State Life	Sun of Canada	Union Central	United States	Totals	Industrial Business.	Life Ins. Co. of Va	SOUTH DAKOTA.	Antha Lifet	Central of Iowa	Des Moines Life	Equitable of Iowa	Germaniat Germaniat	Manhattan	menopolitai

6,177,521 197,508 197,508 197,508 197,508 197,508 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 197,408 1	1,138,138 1,138,138 1,138,138 1,138,138 1,138,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,138 1,13	28,138,506 1,130,174 1,619,007 147,006 3,517,751 13,48,886 12,08,731 2,223,192 2,223,192 2,223,192 2,223,193 6,738,674 6,738,673 6,738,674
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247,000 663,067 7,882,563 406,485 6,128,610 6,527,983 6,527,983 6,527,983 612,443 77,700 1,414,990 1,714,990 1,717,718 831,713	3.6.6.24 12,016,152 2,006,168 173,200 1,802,500 1,403,947 1,403,947 1,403,947 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,500 1,502,50	1,785,796 1,785,796 1,178,717 1,178,717 1,178,717 1,178,717 1,178,718 1,178,718 1,178,718 1,178,718 1,178,718 1,178,718 1,178,718 1,178,718 1,178,718 1,178,718 1,178,718 1,178,718 1,178,718
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155,550 524,004 13,130,945 40,138 1,476,571 8,637,286 1,476,571 8,001 1,137,000 1,137 1,137,000 1,137 1,137,000 1,137 1,137,000 1,137 1,137,000 1,137 1,137,000 1,137 1,137,000 1,137 1,137,000 1,137 1,137,000 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,137 1,	3, 603, 706 11, 408, 316 112, 112, 114 112, 114 11, 403 11, 403 11, 403 11, 424, 304 11, 424, 304 11, 424, 304 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 435 11, 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5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,77,510 5,7
Minnesota Mutual Mutual Benefit Mutual of N X † Mutual of N X † Mutual Reservet Nat'l of U. So f A Northwestern Mutt' Northwestern Mut'l Phemix Mutual Provident Savings Prodential Royal Union Scarrity Mutualt State Life Union Central Washington Totals	TENNESSE.  Ætna Life Equitable, N. Y. Fidelity Mutual Franklin Life Germania Hartford Life Hartford Life Manhattan Masachusetts Mut Metropolitan Metropolitan Metropolitan Metropolitan Metropolitan Metropolitan Metropolitan	Mutual of Illinois. Natival of New York. National of New York. National of Vermont. New York Life. Northwestern Mut. Pacific Mutual Peroific Mutual Provident Savings Prodential Relians Security Mutual Security Mutual Fracential Relians Security Mutual Trat Sate Life Travelers Union Central Union Central

• Losses paid. † Paid-for business only. ‡ Includes industrial. f Not reported.

VERMONT—Cont. Northwestern Mutual Phenn Mutual Phenix Mutual Provident L. and T.	In Force Dec. 31, 1902.	Written in 1908.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 31, 1903.	NAME OF COMPANY.	Insurance in Force Dec. 81, 1908.	Insurance Written in 1908.	Premiums Received.	Losses Incurred.	Insurance in Force Dec. 81, 1908.
	2,874,607	199,750	\$ 116,984	*09°	2,991,973	West Virginia.	1,792,747	\$07,328	67,497	\$ 19,887	1,943,131
	1,653,502	76,500	9,033	22,1 28,2 20,8 20,0 20,0 20,0 20,0 20,0 20,0	1,714,961	Connecticut Mutual	148,000 8,497,822	174,382 5,170,647	4,980 881,209	1,000	\$17,832 11,211,015
	151 173 173 173 173 173 173 173 173 173 17	372,628 772,628	40.505 505.05 505.05	13,000 5,462	256,687 209,021	Germania Tito	1,501,501 258,060	614,087 82,500	81. 82.	# 11.	386,128
State Mutual Travelers	2,053,636	67,985 301,390	28,749 66,050	6,411 35,298	680,841 2,257,245	Home Life of N. Y.	1,035,540	342,016 535,016	25,738 26,733	16,00 9,00 9,00 9,00 9,00	1,272,738
	206,580	106,531	23,68 28,98	900	509,740 252,663	Manhattan	396,184	891,100 9	28,162	8,5	98,119
United States	319,836 193,534	84,500 84,472	14,761 8,568	4,1 96,1	336,270 198,442	Metropolitan Michigan Mutual	961,797 687,428	645,010 197,537	3,52 883,52 883,52	11.8	1,256,682
Totals4	44,861,906	6,164,921	1,791,370	735,437	47,876,581	Minnesota Mutual	36,000 1,579,127	1,000 273,869	1,189	14,913	37,000 1,903,184
	2,854,882	1,011,001	888'66	16,701	3,152,438	Mutual Reserve Mutual of Chicago Mutual of New York.	808 7,075	137,179 21,150 1,048,314	27,287 414 275,921	34,250	862,296 15,660
Totals	3,120,627	1.063.213	109.380	3,583	260,486	National of Vermont.	2,660	367,006	85 88 88 88	16,613	13,000
						New York Life	**************************************	2,363,924	339,814	8,17	9,789,433
York	18,404,860	3,986,831	94,294 657,608	80,426 222,552	2,478,108	Pacific Mutual Penn Mutual	1,641,306	\$62,488	13,016	19,206	1,901,982
	816,212	180.28	31,523	8 5 8 8 8 8 8	3,304,647 903,737	Pittsburg L. and T	<b>3</b> :	14,500	28,414	1,500	\$58,128 *
	1,227,761	139,126	25,916 10,810	4,614	1,284,746	Provident L. and T Provident Savings	1,208,089	10,000	33,696	2,000	1,218,517
	1,190,018	22,438 27,523	55,68 5,915 315	2,2 2,2 3,2 3,2	1,607,023	Se. L. & A. Co. of A.	1,913,662	934,061 176,000	103,913	14,837	2,839,400
	2,106,499	27.02 20,138 20,400	88,908 728,827	88 1,000 1,000	2,820,626 2,508,877	Security Mutual, N Y. Security T. and L.	350,697 72,483	88	6,412 2,422	41 98	20,98
Metropolitan Mutual Benefit	3,158,838	1,136,176	93,982 184,538	2 2 2 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	2,919,491 3,817,321	South Atlantic	408,000	29.500 29.000 29.000	1,486	6,000	55.50 000,180
	628,050	204,553	% % % %	324,950	759,663	Travelers	162,875 528,501	7,863 88,879	4.21 20.21	≅ :	569.380
	4,060,118	1,288,750	680,296 535,417	191 191 192 193 193 193 193 193 193 193 193 193 193	17,091,740	Union Central	910,146	153,111 380,568	18,750 33,295	8,00 8,00 8,00 8,00	993,676
	3,791,056 481,820	187,930	32,747 17,619	5,22 0,23 0,00	4,227,918 671,060	United States	500,077	86,500 28,228	7,33	7,000	245,730 653,896
	######################################	481,908 481,908	17,152 41,061	<b>7</b> 88	1,223,030	Totals B.	49,307,969	16,569,775	1,962,666	431,115	*50,802,721
Security T. and L.t	2,213,100 2,213,100	25 26 26 26 26 26	11.5 18.8 18.8	4,774	2,450,923 2,450,963	Equitable Industrial.	286,291 184,084	158,687	12,290	1,824	281,048

5,070,030 1,524,145	7,104,758	9,307,075	86.58 86.68 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00 15.00	1,619,812	15,223,686 986,948	1,118,274	2,013,811 944,907	14,840,217	1,781,396	5,183,949 23,730,522	2,033,856	1,714,617	6,871,075	474,995	2,572,326	13,222,646	20 20 20 20 20 20 20 20 20 20 20 20 20 2	110,675	938,854 4 540 435	268.467	1,424,697	219,008,856		141,678 287,800	800 800 800 800 800 800 800 800 800 800	144,350 20,603	notae
38,144	61,104	134,266	58.088	<b>4</b> 86 86	173,710	24,500	22 25 25 25 25 25 25 25 25 25 25 25 25 2	102,730	80,00	286,983 286,086	13,58 28,58	14,767	147,045	71.426	38,500	94,46		: 8	8,77,01 407,01	1,061	15,00	2,557,511		8,70 900 900	13,800	250	,,,,,,
158,949 54,049	236,963	381,889	10,145	21,119	488, 10,699	5,4 4,78	8 H	59,138 86,533 88,533	186 186 186 186 186	196,399 879,662	78,286 183,146	1.188,604	2 277 178	16,317	90,238 37,687	500,848	2,748	5,486	28,508 146,910	9,010	49,310	8,107,901		1,284	30,148 13,528	88.88	
2,244,029	3,549,008	792,434	28.89 84.89 86.89 86.89 86.89	896,312 522,500	3,763,584 586,448	15,041	850 850 850 850 850 850 850 850 850 850	6,139,341	270,02	4,009,635	1,286,572	4.937.513	1,717,750	151,500	456,576 92,500	4,399,356	8	4,436	73,282 21,282	16,401	318,496	42,328,964		<b>2</b> 2	109,500	96,56	
4,496,988 1,287,546	6,253,909	8,900,984	13,000	856,000 230,000	14,014,692 939,000	1,021	1,853,467 906,584	12,962,219	831,515	4,574,772	1,139 4,504,089	1,278,828 25,902,681	10,063,022	379,427	1,283,070	11,119,404	100	101,830	897,112	262,000	1,376,223	194,162,209		21 23 22 23 25 25	298,350 298,350	117,100 \$4,000	
Metropolitan Prudential	Totals	Wisconsin.	Central Life of Iowa. Connecticut Mutual	Conservative Life	Equitable, New York. Federal Life	Fidelity Mutual	Home Life Manhattan	Massachusetts Mutual	Minnesota Mutual	Mutual Benefit Mutual of New York.	National of Vermont.	New England	Northwestern Nat'l	Pacific Mutual	Phoenix Mutual	Prudential *	Security L. and A	Security T. and L	Travelers	Union Mutual	Wisconsin	Totals	WYOMING.		Equitable, New York	Hartford Life	
641,920 2,232,023 6,445,197	1,906,128	119,893,719	10,681,446	24,793,064	, 90E 499	18,000	886,08 801,08	985,289 26,880 26,880 26,880	8,000	211,356	378,777	1,979,183 729,556	252,182 129,585	1,699,166 8,468,202	565,057 307,967	1,021,413	661,250	650,501	2,866,018	258,887	839,909	1,865,120	558,233	338,757 945,399	58,544,826	2.918.044	
6,724 16,269	16,126	1,169,117	124,833	278,474		00°	101.01	288 S.F		805	28. 38.	1,412	000'9	86,580 580 580	10,555	2,58	<b>6</b> ,500	3	6.650	8,418	4,340	11,000	17,000	9,098	44,323	11.731	
24,486 79,425 228,560	83,364 85,583	4,102,578	427,709 451,640	879,349	27	1,683	12,407	28.8 29.8	2	7,316	18,237	86,85 26,976	2,543	292,359	26,747 9,237	36,671	16,772	19,302	70,602	11,087	#11.	49,351	213,113	e 4 8 8	2,102,325	87.651	
331,043 361,604 1,696,655	257,338 246,607	24,212,369	2,881,526 6,062,624	7,944,150	007 044	904,616	27,52	906,360	8,000	\$8 \$8 \$8	91,593	82,128 631,153	62,182 189,585	309,798 1,783,816	339,833	8.023.217	303,180	621,130	1,051,136	33,500	631,482	647,820	203,967	571,455	19,210,523	1,929,696	
513,907 2,030,148 5,450,942	806,028 1,028,440	108,460,654	9,578,202 12,973,410	22,551,612	790 200	00°,88	193,474	18.5 18.5 18.5 18.5 18.5 18.5 18.5 18.5	109 075	196,753		1,880,760		1,536,413							287,379	1,508,400	506,766	811,969	46,567,488	2,455,988	
Sun of Canada Travelers†	Union Mutual Washington	Totals Industrial Business	Life Ins. Co. of Va.	Totals	WASHINGTON.	Bankers of Nebraska.	Canada Life	Conservative Life	Equitable of Iowa	Germania	Manhattan	Massachusetts Muton Metropolitan	Minnesota Mutual Missouri State Life.	Mutual of New York.	Mutual Reserve	National of Vermont.	North Am. (Canada)	Northwestern Nat'l	Penn Mutual	Phoenix Mutual .	Prudential	State Life	Union Central	Union Mutual Washington	Totals	Metropolitan	

† Paid-for business only, ‡ Includes industrial business. § Includes endowments and annuities. a Paid-for losses and surrendered policies. f Not reported. Omitting Mutual Life of New York.

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STATES	
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Insurance in Force Written Nec. 31, 1908.	Insur Write in 19		Premiums Received.	Losses Incurred.	Insurance in Force Dec. 81, 1908,	STATES REPORTED.	Insurance in Force Dec. 31, 1903.	Insurance Written in 1908.	Premiums Received.	Losses Incurred.
	•••	8	\$ 2.018	\$ 000	\$ 60 235	SUMMARY.	•	•		•
828	10,6	\$8	4,263	1,1 88,1	124,290	(Ind.)	3,232,779	2,136,533	3,351,577	1,972,246 25,686
	6,79	38	2,398	11,000	56,600	Arkansas	8,212,180	3,116,399		121,62
3,705,063 50,500	938 200 200 200 200 200 200 200 200 200 20	88	7,910	78.316	189,500		977,349	1,393,546	tonoi-	6,32
	25,0	88	22,124	13,900	993,645	:	20Z,109,504 18,426,555	8,660,765	14,945,456 207,036	3,766,108
	26. 2,51	38	1,41, 6,980,	2,000	88,105 200,984	Colorado(Ord.)	85,034,841	21,190,150	8,528,474	1,121,349
33,100	208	:8	10 418	:	27,600	Connecticut(Ord.)	115,042,136	16,925,467	4,958,065	2,223,306 80,622,306
	1.0	88	12,78		390,184	Delaware(Ord)	53,429,165	14,960,971	2,106,132	774,320
	28,0	88	is §	:	98,5		12,114,884	3,333,245	438,712	137,066
105,000	200	88	317.		291,000	Dist. of Colum.(Ord.)	50,444,432 19,569,593	11,315,416	2,115,563	688,017 231 157
38	: =	:8	304	::	1,80 000 000 000	Florida	36,646,516	8,715,743	1,357,961	419,932
#8	177,7	28	88,88	9,000	767,071		6,986,576	3,927,204	246,433	2,064,647
38	32	38	1,613	::	88	Hawaii Idaho	11,127,448	1,728,263	166,99	18,282
10.458,002 3,393.525	3,393	8	417.800	144.754	11.874.220	Illinois(Ord.)	601,113,475	148,686,386	22,602,698	6,893,841
						Indiana(Ord.)		53,177,969	7,713,029	2,710,775
						Indian Territory		5,162,714	1,738,972	23,172 20,202
670 4,898	4,898,1	18	2,130,358	1,370,710	75,862,148	Iowa(Ord.)		40,083,194	6,241,258	1,071,166
368 3,571, 467 1,267	3,571	28	1,166,301	10,080	35,752,853	Kansas(Ord.)	65,029,233	24,986,441	2,967,271	25,527 28,839 28,839
1,206	1200	288	67,886	000	1,993,350	Kentucky(Ord.)	142,613,582	2,489,531 29,439,531	4,372,292	2,136,207
33	1,582	8	188,438	27,150	6,821,029	(Ind.)	29,825,967 101,296,023	23,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23 25,23	1,068,907	369,869
25	4.2.	500	56,72	146,360	17,856,639	Maine (Ind.)	16,697,311	6,008,731	330,000	201.424
582	-1 8 6 8 8 8 8 8	<u> </u>	119,664	29,500	3,543,600		8,880,516	8,801,40	210,843	26. 28.
28	8	8	106,105	8	3.285,848	:	65,167,119	17,612,766	1.199.629	2,473,006
88	7.7	188	1,248,759	397,091	87,110,926	Massachusetts (Ord.)	478,046,764	90,308,422 49,779,470	18,774,662	7,808,806
<u>8</u> 4	4.4 8.5	200	128,207	18,676	3,833,496 98, 887, 907	Michigan(Ord.)	194,140,009	46,204,013	8,373,00¢	2,569,306
8,047,887 1,071,	1,0	87	118,183	10,286	3,495,759	Minnesota(Ord.)	152,589,277	22,380,160	6,937,068	1,612,847
120	791	8	77.650	200	787,800	Mississippi	54,869,218	17,509,024	2.262.579	64,612 768,925
87,026,612 5,698,8	5,598	38	1,411,971	460,769	40.409.728	Missouri(Ord.)	255,620,396	57,612,230 25,697,863	11,464,670	3,480,724
			_	-					ne alone	10()01

86,224,0	82,480,219	6,660,848 43,802,860 9,046,563	261,879,019 187,181,612	1,383,542,458 489,057,005	9,689,804	29,147,117 509,324,859	19,402,769 19,402,769 45,085,166	960,380,423 311,476,801	61,386,585 36,478,677	6,350,027 25,579,265	14,240,160 14,240,160 212,607,797	6,177,521 28,136,906	47,875,581 8,412,824	24,793,064 24,793,064 58,544,828	2,918,94 50,802,7 127,123	219,008,868	8,271,041,041 1,988,067,894,		under ordinary
300,006	542,568	748,540	4,513,513 2,872,818	21,144,016 6,256,275	86.08 98.08	6,678,823	100 100 100 100 100 100 100 100 100 100	13,180,536 3,478,738	1,139,010 455,837 788,237	57,762 198,874	1,859,409	23,206 267,406	735,457	1,189,117 278,474 44,823		2,557,511	106,380,426 21,436,730		included un
1,384,819	2,780,190	1,869,835	8,424,589 6,938,905	60,205,757 10,205,757	2,914,688 225,900	20,813,928 20,813,928	1,525,417 1,625,417 1,625,417	88,357,506	2,218,845 1,296,128	1,016,078	6,637,690 6,637,690	271,566 866,506	1,791,870	4,102,573 879,340 2,102,326	1,962,681	8,107,901	88	1,042,697	which are
7,454	25.05.05.05.05.05.05.05.05.05.05.05.05.05		3.5 8.8	4.22 E	86. 88. 88.	99,418	10.020,686	172,926 85,285	5.00 k	4 ×	2 6 8 2 8 8 2 8 8	8,4,6 8,8,6	31.2	4 - 3 2 - 3	1,51. 8,87.		1,734 B	17,621,669	premiums
31,789,145	72,948,518	6,836,678 40,894,555	242,289,089 175,411,071	1,282,758,672 455,650,692	76,458,504	25,001,254 467,416,438	13,248,305 18,248,305 38,893,719 1,335,903	860,470,626 279,214,043	56,198,455 32,593,915 50,790,731	23,189,044 28,189,044	12,366,847 12,366,847 194,344,237	5,978,874 22,097,086	44,861,906 3,120,627	108,460,664 22,561,612 46,567,488	45,307,968 6,307,968	194,730,249	1,761,284,363	10 % 10 %	Excluding
Montana(Ord.)		. e		New York(Ord.)	<u> </u>	North Dakota (Qrd.)	Oklahoma (Ind.) Oregon (Ord.)	Pennsylvania(Ord.)	Rhode Island .(Ord.) (Ind.)	es es		Utah(Qrd.)	Vermont(Ord.)	Virginia(Ord.) (Ind.) Washington(Ord.)		Wisconsin Wwoming	O.C.	हेर्च	‡ Includes industrial.
099'620	84	238	58	223	28	<b>448</b>	2882	113	225	27.92	222	989		1000	1 09	1 53	000		basis.
	827,748,98	136.1	1,866,7	1986 2006 2006 2006	18.9	208	21,403,726 120,658 21,403,726	42,134,304	16,661,7	<b>1</b>	8,980,11 29,410,11	39,748,48	674,08 877.88	7,142,010 6,911,508 1,804,482	147,029,182	516,912,428	4,200,780 28,647,668 8,675,528	11,518,TT	+ Paid-for ba
	8,775,810 827,748	1381	178	, , , , , , ,	13	288	1,348 1,348 120,68 462,125 21,403,72	42,134	16,661	2003 2003 2003 2003 2003 2003 2003 2003	200 201 201 201 201 201 201 201 201 201	1881 1788 287,08	388	102,562 106,531 19,500 1,804,48	147,029	7,404,268 516,912,43	144,283 25,647,66 25,383 2,647,66	219,029 21,532,	Canada. + Paid-for
5,134		20,419	43,113 1,866 5,915 1,73	6,727 8,604 87,613 910	306,297 6,864	24,521	1 1 1 1 1 1 1 1	1,159,307 42,134	962 597,739 16,661 749 45,079 1,900	963 360,013 22,631 24,450 223	320 352,800 39,410,400 281,777 9,342	744 14,391 79 168 498,867 39,748	254 24.989 5674 284 24.989 6774 302 47.000 8.877	562 7.142 531 6.911 504	147,029	_ 	4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	77 219,020 EL.538,	. + Paid-for
184,250 5,184	8 8,775,810	19,568 <b>20,419 691</b>	43,113 1,866 5,915 1,73	883 6,727 26, 26, 18,164 87,613 810	. 212,771 306,297 6,864	27,428 24,427 880 2002 26,427 880	1,348 130 462,126 21,403 85,689	1,435,817 1,159,807 42,134	435 606,962 597,739 16,661	866 756,963 360,013 23,631 866 9,063 2,450 223	320 352,800 39,410,400 281,777 9,342	549 1,418,168 498,867 39,748	14,294 24,989 674, 280 151,202 47,000 8,877	985 122.553 7.143 143 106.531 6.911 203 19.500 1.804	2,469,151 147,029	7,404,368	926 144,288 23,647 308 23,383 23,647	17,621,669 1,042,697 219,039 21,533	oing new business in Canada. + Paid-for
	10,602,408 8,775,810	40,833 19,568 20,419 691,	25,164 43,118 1,366, 4,758 5,915 1,78	941,186 21,1888 18.164 27,187 9104, 941,189	147,500 7212,771 306,297 6,964	27,428 24,427 880 2002 26,427 880	1,722,858 774,958 462,126 21,408	8,132,904 1,436,817 1,169,807 42,134,	1,206,435 606,962 597,739 16,661	2,993,900 756,963 360,013 22,631 19,866 9,062 2.460 2.23	864 1,067,820 352,800 29,410 282 282 282,400 281,777 9,842	7,908,549 1,418,168 498,857 39,748	14,294 84,989 674 111,294 84,989 674 151,302 47,000 8,977	882,970 250,986 122,553 7,143 965,022 209,143 106,531 6,911 251,000 58,203 19,500 1,304	096,834 6,161,683 2,469,151 147,029	17,199,402 7,404,368	158 217,464 61,464 4,200 468 762,926 144,283 25,647 68,308 25,283 2,647	17,621,669 1,042,697 219,039 21,533	new business in Canada. + Paid-for

# SUMMARY OF LIFE INSURANCE PAYMENTS BY STATES ETC,

(From the Insurance Press.)

AMOUNT OF THE CLAIMS PAID BY LIFE INSURANCE COMPANIES IN EACH STATE AND IN TERRITORIAL POSSESSIONS OF THE UNITED STATES AND IN CANADA DURING 1903.

(The figures given below are based on special returns to THE INSURANCE PRESS by Life Insurance Companies.)

	Comp	emide: )	
Alabama		Nebraska	\$1,616,853
Alaska	3,000	Nevada	189,471
Arisona	439,387	New Hampshire	1,526,964
Arkansas	1,201,639	New Jersey	19,045,452
Celifornia	5,884,793	New Mexico	365,699
Colorado	2,270,000	New York	53,093,169
Connecticut	5,360,236	North Carolina	1,890,079
Delaware	546,096	North Dakota	416,266
District of Columbia	2,265,616	Ohio	13,304.085
Florida	1,066,748	Oklahoma	319,222
Georgia	3,730,276	Oregon	742,531
Hawari	173,075	Pennsylvania	27,201,210
Idaho	246,877	Rhode Island	2,887,Q57
Illinois	14,481,602	South Carolina	1,738,311
Indiana	5,059,889	South Dakota	479,288
Indian Territory	447,552	Tennessee	3,008,065
Iowa	3,072,788	Texas	5,219,839
Kansus	1,518,092	Utah	572,206
Kentucky	5,249,962	Vermont	1,548,711
Louisiana	3,302,854	Virginia	3,546,110
Maine	2,345,794	Washington	QIQ.296
Maryland	5,699,209	West Virginia	1,112,162
Massachusetts	17,800,115	Wisconsin	4,711,045
Michigan	5,648,962	Wyoming	282,625
Minnesota	2,950,681	Canada	15,990,949
Mississippi	1,934,679	-	
Missouri	7,556,234	Total	\$258,348.553
Montana	816,280		. 5 .57555

In addition to the foregoing payments, about \$20,000,000 was paid to beneficiaries in foreign countries for matured claims, and about \$6,000,000 to annuitants everywhere. The dividend payments (New York Insurance Report) reached \$30,617,368. The cash surrender values paid were \$31,497,758. Summarizing the various payments from all sources, we get the following figures:

Claims paid in the United States, United States possessions and Canada	\$258,348,553
Dividend navments (New York Report)	20,617,268
Cash surrender values (New York Report).	31,497.758
Claims paid in foreign countries (estimated)	20,000,000
Annuities (estimated)	6,000,000
Grand total	\$346,463,670

# COMPENDIUM

OF

# OFFICIAL LIFE INSURANCE REPORTS

Being a Series of Comparative Exhibits for Life Policyholders, showing the Business and Financial Standing of all the Life Insurance Companies of the United States. For two years ending Jan. 1, 1904.

#### COMPILED FROM OFFICIAL REPORTS

## EXPLANATORY NOTES.

EXHIBIT I. In addition to the companies named in this Exhibit, the following companies carry small amounts of outstanding insurance on their books, but write no new business: Girard Life; Annuity and Trust, Philadelphia; New York Life and Trust, New York; Pennsylvania Company for Insurance on Lives, Philadelphia.

Since July 1, 1903, the following level-premium companies have commenced operations: Contentnea Life, Wilson, N. C.; Life Association of America, New York; Southern Loan and Trust Company, Greensboro, N. C.; Southwestern Life, Dallas, Texas; Security Life and Accident Company, Concord, N. H.; Volunteer State Life, Chattanooga; Continental Life and Investment Company, Salt Lake City. During the same period the following companies have reorganized under level-premium laws: Bankers Reserve Life, Omaha; Eastern Life, Washington, N. C.; Security Mutual Life, Lincoln, Neb.

The following foreign life companies are operating in the United States: Canada Life, Toronto, Ont.; Manufacturers Life, Toronto, Ont. (admitted in 1903); North American, Toronto, Ont.; Sun Life, Montreal, Quebec. The Nederland Life of Holland has ceased transacting new business, but is carrying its existing policies to maturity.

EXHIBIT III. The Item of Assets Not Admitted consists of assets whose value cannot be readily ascertained by the insurance commissioners, and are therefore disqualified, although they may be perfectly good investments. Agents' balances, bills receivable, furniture, fixtures and safes, advances to agents and commuted commissions are included in this item. The departments also deduct the expense loading of the deferred and unpaid premiums. These amounts are also included in this column.

EXHIBIT IX. Many companies take notes in part payment of premiums, upon which interest is paid, and others loan a part of the policy reserve to their policyholders. The amounts of such notes and loans are, of course, deducted in the final settlement of the policies. The following shows the total of such notes and loans for the year 1902:

New York Life	\$24,758,150	Marvland	\$141,542
Mutual of New York	14,620,875	Presbyterian Ministers	128.710
Equitable, New York		Equi able of Iowa	128,120
Mutual Benefit	11,698,538	Des Moines Life	114,464
Northwestern Mutual	11,038,410	Security T. and L	110,427
Penn Mutual		Security T. and L	92,551
Union Central		Missouri State.	77,019
Provident L. and T	3.045.004	Hartford Life	71,194
Massachusetts Mutual	3,563,071	Boston Mutual	60,863
National of Vermont	3,338,333	Security Mutual	64,308
Ætna Life		National of U. S. of A	56,233
Travelers		Northwestern L. and S	55,142
Provident Savings		Bankers of New York	44,815
Mutual Reserve	1,054,272	Chicago Life	-48,82I
New England	1,932 150	Central of lowa	33,044
Germania	1.634.208	American Central	22,935
State Mutual	1,544,213	Bankers of Nebraska	18,708
Washington	1.280.775	Register L. and A	14,161
Home Life of New York	1,247,041	South Atlantic	11,767
Manhattan	1,232,202	American Life	10,598
Illinois Life	1,041,110	Mutual L. and T	9,913
Phoenix Mutual	957.866	Federal Life	6,984
Franklın Life	873,406	Reserve Loan Life	4.457
Conservative Life	868,080	Wisconsin Life	3,950
Michigan Mutual	732,074	National L. and T	3.182
Minnesota Mutual,	642,234	German Mutual	2,000
Connecticut Mutual	641,885	Liberal Lufe	800
United States	623,335		
Berkshire	544,265	Industrial Companies.	
Fidelity Mutual	523,617	Metropolitan	1,285,835
Connecticut General	332,161	Prudential	1,086,917
Inter-State of Indiana	284,985	John Hancock	946,013
Royal Union	234-355	Life Ins. Co. of Virginia	10 413
Pacific Mutual	226,890	Muruai of Baitimore	7,626
State Life	225,288	Providence Life	2,655
Union Mutual	216,586	Baltimore Life	143

This makes a total of \$127,927,668, consisting of \$17,558,006 in premium notes, and \$110,369,662 in Loans to Policyholders.

EXHIBIT XII. The Item of All Other Assets is made up chiefly of interest and rents due and accrued.

EXHIBIT XVII. Many companies transact a large part of their business on plans which involve the deferment of dividends for periods of ten, fifteen, or twenty years. This is generally known as the tontine principle, and some departments require companies transacting this class of business to report the surplus specially reserved for it. This table also shows the surplus apportioned by the companies for future distribution and reported as liabilities.

EXHIBIT XIX. The Net Assets are obtained by deducting from the admitted assets all indebtedness outside the amount set apart as the reinsurance reserve. Capital stock is also deducted.

EXHIBIT XX. The capital stock has been deducted from the assets in order to eliminate the heavy ratios heretofore appearing in favor of new companies.

EXHIBIT XXI. This table indicates the relative standing of the various companies in regard to the age of their policyholders, for as the policies increase in age the amount of reserve held necessarily increases. It should not be used as a standard of strength.

EXHIBIT XXII. The Not Admitted items of assets added to the admitted Assets and Surplus give the Gross Assets and Surplus of this table.

EXHIBIT XXIII. The following amounts paid for reinsurance have been deducted from the premiums of the companies named, unless otherwise stated: Ætna, new \$178, renewal \$8,779; American Life, new \$116; Bankers, New York, new \$1,081, renewal \$1,650; Bankers Reserve, new \$263, renewal \$4,657; Berkshire, new \$11,326, renewal \$36,397; Central Life of Iowa, renewal \$670; Colonial, new \$1,917, renewal \$3,913; Connecticut General, new \$2,854, renewal \$10,939; Conservative, new \$329, renewal \$777; Des Moines, new \$280, renewal \$228; Equitable, New York, renewal \$46,741; Federal, new \$386, renewal \$1,889; Fidelity, new \$426, renewal \$1,940; Franklin, new \$3,535, renewal \$4,450; Germania, renewal, 5,556; Hartford, new \$5,828, renewal \$489; Home, New York, new \$4,034; re-

NOTES. 501

newal \$19,352; Illinois, new \$2.240, renewal \$1,851; Inter-State of Ohio, new \$120; John Hancock, new \$8,107, renewal \$15.700: Life Insurance Company of Virginia, renewal \$830; Manhattan, new \$12,008, renewal \$18,871; Massachusetts, new \$11,964, renewal \$109,279; Metropolitan, new \$3,854, renewal \$33,319; Michigan, new \$1,299, renewal \$10,606; Minnesota, new \$541; Missouri State, renewal \$186; Mutual, Illinois, new \$549; Mutual, New York, new \$34,570, renewal \$68,554; National, U. S. A., new \$171, renewal \$2,268; New York Life, new \$75,687, renewal \$203,855; Pacific Mutual, new \$1,795, renewal \$20,477; Penn Mutual, new \$10,885, renewal \$30,772; Phoenix Mutual, new \$5,405, renewal \$24,026; Pittsburgh Life and Trust, new \$1,199; Provident Savings, new \$1,650, renewal \$7,163; Prudential, new \$50,720, renewal \$85,550; Register Life and Annuity, new \$197; Reliance, new \$2,397; Royal Union, new \$859, renewal \$8,926; Security Life and Annuity of Pennsylvania, new \$1,095; South Atlantic, new \$1,636, renewal \$2,075; State Life, new \$975; State Mutual, new \$13,164, renewal \$35,822; Travelers, new \$18,885, renewal \$125,001; Union Central, new \$32,679, renewal \$132,661; Union Mutual, renewal \$1,207; United States, new 2,458, renewal \$6,024.

EXHIBIT XXIV. The column of Other Receipts is made up of such items as Policy Fees and Sundries; also receipts on supplementary contracts not involving life contingencies as follows: Ætna, \$4,464; Bankers of New York, \$1,000; Equitable of New York, \$253,954; Federal Life, \$5,485; Fidelity Mutual, \$45,822; Germania, \$21,946; Home of New York, \$13,435; John Hancock, \$59,883; Massachusetts Mutual, \$215,516; Mutual of New York, \$180,743; National of United States, \$34,769; National, U. S. A., \$9,328; National of Vermont, \$2,640; New England, \$31,998; New York Life, \$296,862; Northwestern Mutual, \$170,759; Penn Mutual, \$201,167; Provident Life and Trust, \$62,073; Provident Savings, \$84,974; Prudential, \$45,634; Royal Union, \$3,956; Security Life and Annuity, N. C. \$12,716; Security Mutual, \$13,435; State Mutual, \$46,101; Travelers, \$408,004; Union Central, \$21,500; Union Mutual, \$5,000; United States, \$50,202.

EXHIBIT XXVIII. Column of profit and loss, etc., includes payments on supplementary contracts not involving life contingencies as follows: Ætna, \$6,345; Bankers of New York, \$725; Des Moines Life, \$67; Eastern Life, \$150; Equitable of New York, \$63,-661; Federal Life, \$900; Germania, \$1,325; Home of New York, \$4,432; Illinois Life, \$1,500; John Hancock, \$19,090; Massachusetts Mutual, \$22,128; Metropolitan, \$569; Michigan Mutual, \$1,167; Mutual of New York, \$72,576; National of United States, \$6,485; National of Vermont, \$700; New England, \$18,169; New York Life, \$65,767; Northwestern Mutual, \$78,411; Penn Mutual, \$78,954; Phœnix Mutual, \$5,511; Provident Life and Trust, \$26,941; Prudential, \$22,368; Security Mutual, \$1,125; Security Trust and Life, \$2,935; State Mutual, \$2,177; Travelers, \$20,860; Union Central, \$7,250; Union Mutual, \$3,043; United States, \$3,083.

EXHIBIT XLI. The following are the amounts of reversionary additions in force in the respective companies: Bankers of Nebraska, \$84,315; Bankers of New York, \$2,208; Berkshire, \$2,200,588; Connecticut General, \$2,431; Conservative, (?); Equitable, New York, shire, \$2,200,588; Comnecticut General, \$2,431; Conservative, (?); Equitable, New York, \$6,570,545; Equitable of Iowa, \$253,095; Germania, \$645,093; German Mutual, \$18,997; Hartford, \$4,295; Home, \$1,781,852; Illinois, \$607,041; Inter-State of Indiana, \$427,025; John Hancock, \$460,719; Manhattan, \$748,755; Maryland, \$43,564; Massachusetts Mutual, \$1,097,956; Michigan Mutual, \$308,532; Mutual Benefit, \$5,860,642; Mutual of New York, \$20,536,856; National of Vermont, \$87,286; New England, \$646,489; New York Life, \$4,196,425; Northwestern Mutual, \$7,818,150; Pacific Mutual, \$865,575; Penn Mutual, \$1,270,986; Phoenix Mutual, \$7,818,150; Pacific Mutual, \$865,575; Penn Mutual, \$1,270,986; Phoenix Mutual, \$669,683; Provident Life and Trust, \$7,628,006; Prudential, \$181,576; Register Life and Annuity, \$6,646; Security Mutual, Nebraska, \$757; Security Mutual, New York, \$567,713; State Mutual, \$1,570,496; Union Central, \$571,811; Union Mutual, \$330,869; United States, \$126,560; Washington, \$681,180.

Exhibit XLIV.-XLIX. There is much uncertainty as to what is the really true basis for comparing expenses. Some companies claim that one ratio is the best, because it

for comparing expenses. Some companies claim that one ratio is the best, because it suits them, while others prefer an entirely different ratio. In these exhibits some of the

chief methods are given.

EXHIBIT L. The amount of interest earnings given here do not include the items of profit and loss, but only the actual interest and rental receipts of the year.

EXHIBIT LVIII. In the case of young companies having capital stock, the Ratio of Total Benefits to Premium Receipts naturally is rather high. The date of commencing business and the amount of capital stock should be considered in this connection. The industrial companies being of necessity conducted at a high rate of expense show a comparatively low ratio.

# EXHIBIT I.-LIST

Giving the Names of all active United States Life Insurance Companies, together with the Year of Incorporation, the Year when Business was Commenced; also showing the Age of

No.	OFFICIAL TITLE OF COMPANY,	Home Office.	Incorporated.
1	Ætna Life Insurance Company	Hartford, Conn	May 26, 1820
2	American Life Insurance Company	Indianapolis, Ind Des Moines, Ia	February 23, 1899 February 7, 1899.
3 4	Baltimore Life Insurance Company #	Baltimore, Md	March 27, 1882
5	Bankers Life Insurance Company	Lincoln, Neb	April 6, 1887
6	Bankers Life Ins. Co. of the City of New York	New York, N. Y	March 24, 1869
7 8	Bankers Reserve Life Company  Berkshire Life Insurance Company	Omaha, Neb Pittsfield, Mass	1897 May, 1851
9	Boston Mutual Life Insurance Company	Boston, Mass	August 18, 1891
10	Central Life Assurance Society of the United States	Des Moines, Ia	February 18, 1899
11	Colonial Life Insurance Company of America &	Jersey City, N. J.	November 22, 1897
12	Columbia Life Insurance Company	Cincinnati, O	1902 1902
13 14	Columbian National Life Insurance Company Connecticut General Life Insurance Company	Boston, Mass Hartford, Conn	June 22, 1865
15	Connecticut Mutual Life Insurance Company	Hartford, Conn	June 12, 1846
16	Conservative Life Insurance Company	Los Angeles, Cal	May 16, 1900
17 18	Contentnea Life Insurance Company A	Wilson, N. C	July, 1903
10	Continental Life Insurance and Investment Company  Des Moines Life Insurance Company	Salt Lake City, Utab Des Moines, Ia	February 19, 1904 July 31, 1885
20	Eastern Life Insurance Company	Washington, N. C.	1901
21	Equitable Life Assurance Society of the United States	New York, N. Y	July 26, 1859
22	Equitable Industrial Life Insurance Company k,	Washington, D. C.	December, 1885
23	Equitable Life Insurance Company of Iowa	Des Moines, la	January, 1867
24 95	Federal Life Insurance Company	Chicago, Ill Philadelphia, Pa	February, 1900 December 2, 1878.
<b>9</b> 6	Franklin Life Insurance Company	Springfield, Ill	1884
27 28	Germania Life Insurance Company	Springfield, Ill New York, N. Y	April 10, 1860
	German Mutual Life Insurance Company	St. Louis, Mo	November 23,1857
99 90	Guaranty Mutual Life Insurance Company Hartford Life Insurance Company	Davenport, Ia Hartford, Conn	January 3, 1903 May, 1866
31	Home Life Insurance Company	Brooklyn, N. Y.a	April 30, 1860
32	Home Life Insurance Company of America &	Wilmington, Del	April 18, 1899
33	Illinois Life Insurance Company	Chicago, Ill	1899
32 33 34 35	Immediate Benefit Life Insurance Company k Inter-State Life Assurance Company	Baltimore. Md Indianapolis, Ind	January 12, 1897. June 19, 1897
36	Inter-State Life Insurance Company	Cincinnati, O	October 14, 1901
36 37 38	John Hancock Mutual Life Insurance Company #	Boston, Mass	April 21, 1862
38	Kansas City Life Insurance CompanyLiberal Life Insurance Company	Kansas City, Mo	1895
39 40	Life Association of America	Anderson, Ind New York, N. Y	January 8, 1901. 1903
41	Life Insurance Company of Virginia, The &		March 21, 1871
42	Manhattan Life Insurance Company	Richmond, Va New York, N. Y	July 16, 1850
43	Maryland Life Insurance Company	Baitimore, Md	March 10, 1864
44 45	Massachusetts Mutual Life Insurance Company Meridian Life and Trust Company	Springfield, Mass Indianapolis, Ind	May 1, 1851 January 28, 1897.
46 47 48	Metropolitan Life Insurance Company 4	New York, N. Y	June, 1866
47	Michigan Mutual Life Insurance Company	Detroit, Mich	November 6, 1867
48	Minnesota Mutual Life Insurance Company	St. Paul, Minn	August 6, 1880
49 50	Missouri State Life Insurance Company  Mutual Benefit Life Insurance Company	St. Louis, Mo Newark, N. J	November 23, 1892 January 31, 1845.
51	Mutual Life Insurance Company of Baltimore &	Baltimore, Md	1870
52	Mutual Life Insurance Come any of Il inois	Chicago, Ill New York, N. Y	1902
53	Mutual Lite Insurance Company of New York	New York, N. Y	April 12, 1842
54 55	Mutual Reserve Life Insurance Company National Life Ins. Co. of United States of America	New York, N. Y Chicago, Ill	February 9, 1881 July 25, 1868
33	ATHEOREM AND AND THE OWNER OWNER OF AMERICA	omongo, III	Agrid w2" 1000
	1		

## OF COMPANIES.

Location of the Head Office, the Names of the President and Secretary, the Capital Stock, the the various companies at January 1, 1904, as legal-reserve organizations and Rank in the same.

Commenced Business.	Capital Stock.	Name of President.	Name of Secretary.	Years in Business.	Rank so to Age.
July, 1850	\$2,000,000	Morgan G. Bulkeley A. H. Nordyke M. H. Brinton	Joel L. English M. A. Woollen J. C. Griffith W. O. MacGill	53	12
April 10, 1899 December, 1901 <i>b</i>	137,000 25,000	M. H. Brinton	J. C. Griffish	. 5	3
1898 J	Mutual	F. S. Strobridge	W. O. MacGill	• 6	\$6°4
May 6, 1887	100,000	W. C. Wilson	J. H. Harley	17	40
October 26, 1899 8	100,000	Foster M. Voorhees	F. G. Combes Ray C. Wagner	2	. 56
September 30, 1903 b.	Mutual	B. H. Robison	Ray C. Wagner	1	90
September 4, 1851 July 1, 1899 8	25,500 Mutual	James W. Hull John W. Wheeler	Theodore L. Alien H. O. Edgerton	52	54
February 20, 1896	50,000	George B. Peak	H. G. Everett	5	44
January 24, 1898	150,000	Edward F. C. Young	Chas. F. Nettleship	6	كمنأأ
February, 1002	100,000	Felix G. Cross	Chas. F. Nettleship Edward W. Hyde	x'.	46 78
September 10, 1902.	200,000	Percy Parker	Frank J. Wills	. 1 .	23
October, 1865	150,000 Mutual	R. W. Huntington, Jr Jacob L. Greene	J. A. Turnbull	38 57	7
July 5, 1900	200,000	F. H. Rindge G. W. Connor	Alfred W. Morgan J. E. Johnson	3	<b>53</b>
March 1, 1904	25,000 100,000	Heber M. Wells	W. H. Cunningham	• •	"
January, 1900 J	Mutual	C. E. Rawson D. T. Tayloe		4	.59 84
1903 <b>J</b>	10,000	D. T. Tayloe	Stephen C. Bragaw	1	84
July 28, 1859	100,000	James W. Alexander	William Alexander	44	19
April 30, 19 /2 b	100,000	James W. Alexander John C. Parker	Allen C. Clark	2	71 29 5e
March, 1867 May, 1900	150,000	F. M. Hubbell I. M Hamilton	J. C. Cummins R. M. Wilbur	37	1 22
1899 b	Mutual	L. G. Fouse	W. S. Campbell	. 4 . 5	35
T-10-0 1	Material	Edman C Cast	House Abels	6 .	
July 5, 1898	Mutual 200,000	Edgar S. Scott C. Doremus	Henry Abels		47
April 12,1858	Murual	Christian A. Stifel	Edwin J. Meyer	49	17
February 3, 1903 April 7, 1867	Mutual	A. E. Steffen	L. J. Dougherty	. 1	.5
April 7, 1807	500,000	George E. Keeney,	Charles H. Bacall	37	30
May 1, 1860	125,000	Geo. E. Ide	Ellis Gladwin	44	at
May 1, 1899 October 2, 1899	100,000	Paul Bright	Smith Cooper	5	51 55
March 1, 1897	15,000	M. Rothschild	S. Rothschild	. <del>4</del> .	45
November, 1899 b	Mutual	Charles A. Sudlow	F. B. Davenport	4	57
November 1, 1901	100,000	A. G. Turnipseed	Herman Brockman	2	67
December 27 1862	Mutual	Stephen H. Rhodes	Walton L. Crocker	41	23 81
June 15, 1903 b July, 1, 1902 b	100,000 Mutual	H. S. Halbert John H. Terhune	C K McCullough	1 2	
August 7, 1903	200,000	H. P. Townsley	C. K. McCullough C. W. Townsley	î	<b>3</b> 7
April, 1871	150,000	J. G. Walker	W. L. T. Rogerson	33	96
August 1, 1850	100,000	Henry B. Stokes	John H. Giffia	53 53	13
July 12, 1865	100,000	William H. Blackford	J. W. Hanson	53 98	94
August 1, 1851	Mutual Mutual	John A. Hall Arthur Jordan	Henry M. Phillips C. C. Pierce, Jr	<u>59</u>	15 60
Januar <del>y</del> , 1867 November 12, 1867	2,000,000	O. R. Looker	James S. Roberts A. F. Moore	37 36	28
September, 1901 8	250,000 Mutual	T. R. Palmer	Douglas Putnam	34	3 <u>2</u>
1901 b.,	100,000	Edmund P. Melson	C. A. Goodale	2	68
April 1, 1845	Mutual	Fred Frelinghuysen	Edward L. Dobbins	59	4
1870	Mutual	Matthew S. Brenan	Henry Roth	34	35
October I. 1902	150,000 Mutual	L. W. Noyes	Gustav W. Weippiert W. J. Easton	î 61	74
February 1, 1843	Mutual	Richard A. McCurdy Frederick A. Burnham	Charles W. Camp	2	70
April 17, 1902 b					

#### EXHIBIT I.-LIST OF

No.	OFFICIAL TITLE OF COMPANY.	Home Office.	Inco-porated.
56 57 58 59 60	National Life Insurance Company of Vermont	Montpelier, Vt Boston, Mass New York, N. Y Milwaukee, Wis San Francisco, Cal.	Nov. 13, 1848 April 1, 1835 May 21, 1841 March 2, 1857 January 2, 1868
63 63 64 65	Penn Mutual Life Insurance Company	Philadelphia, Pa Hartford, Conn Pittsburgh, Pa Philadelphia, Pa Providence, R. I	February 24, 1847 May, 1851 1902 January 11, 1759 May 26, 1899
66 67 68 69	Provident Life and Trust Company. Provident Savings Life Assurance Society Prudential Insurance Company of America # Register Life and Annuity Insurance Company. Reliance Life Insurance Company.	Philadelphia, Pa New York, N. Y Newark, N. J D svenport, Ia Pittsburg, Pa	March 22, 1865 February 25, 1875 April 3, 1873 April 17, 1889 March 31, 1903
がたい	Reserve Loan Life Insurance Company. Royal Union Mutual Life Insurance Company. Security Life and Accident Company Security Life and Annuity Company. Becunty Life and Annuity Company of America.	Indianapolis, Ind Des Moines, Ia Concord, N. H Green-boro, N. C Philadelphia, Pa	March 2, 1897 March 15, 1886 1903 September 2, 1901 March 12, 1902
76 77 78 79	Security Mutual Life Insurance Company	Binghamton, N. Y. Lincoln, Neb Philadelphia, Pa. a Richmond, Va Greensboro, N. C	November 6, 1886 1895 May 25, 1871 February 20, 1900 June 2, 1903
81 · 68 64 65	Southwestern Life Insurance Company. State Life Insurance Company. State Mutual Life Assurance Company Texas Life Insurance Company. Fravelers Insurance Company.	Dallas, Tex	March, 1903 October 4, 1894 March 16, 1844 January 9, 1901 June 17, 1863
66 67 68 69 69 69	Union Central Life Insurance Company Union Mutual Life Insurance Company United States Life Insurance Company. Volunteer State Life Insurance Company. Washington Life Insurance Company.	Cincinnati, O Portland, Me New York, N. Y Chattanooga, Tenn. New York, N. Y	March 28, 1867 July 17, 1848 February 25, 1850 October, 1903 January 31, 1860.
9E	Western and Southern Life Insurance Company k Wisconsin Life Insurance Company	Cincinnati, O Madison, Wis	February 23. 1888 April 24, 1895

[#] Executive office in New York. # Reincorporated under level-premium law. # Business restricted to capital paid from same source. ## All the companies having a capital stock

### COMPANIES—Continued.

Commenced Business.	Commenced Business. Capital Stock, g		Name of Secretary.	Years in Business	Rank as to Age.
February 1, 1850	Mutual	Jos. A. De Boer	Osman D. Clark	54	10
February 1, 1844	Mutual	Benjamin F. Stevens	S. F. Trull	60	3
April 17, 1845	Mutual	John A. McCall	John C. McCall	59	3 5 18
November 25, 1858	Mutual	Henry L. Palmer	J. W. Skinner	45	18
April, 1868	500,000	George A. Moore	S. M. Marks	36	33
May 25, 1847	Mutual	H. F. West	William H. Kingsley	57	8
May, 1851	Mutual	Jonathan B. Bunce	William A. Moore	53	14
January 23, 1903	304,300	W. Howard Nimick	James H. Mahan	Ĭ	77
1759	Mutual		Rev. Perry S. Atlen	145	1
July 2, 1899	15,900	T. J. Heffernan	Lea M. Mahoney	5	52
July 31, 1865	/1,000,000	Samuel R. Shipley	Joseph Ashbrook (Mgr.)	38	25
August 10, 1875	100,000	E. W. Scott	William E. Stevens	<b>2</b> 8	37
January 1, 1876	2,000,000	John F. Dryden	E. Grav	28	37 38
April 22, 1889	Mutual	P. W. McManus	W. M. Radcliffe	15	42
May 13, 1903	1,000,000	J. H. Reed	L. C. Robens	ĭ	79
June 30, 1901 b	Mutual	Chalmers Brown	W. K. Bellis	2	65
March 18, 1886	Mutual	Frank D. Jackson	Sidney A. Foster	18	30
August 12, 1903	10,000	Lyman Jackman	F. W. Cheney	I	39 89 76
December 20, 1902 b	100,000	J.Van Lindley	G. A. Grimsley	Ī	76
June 12, 1903 b	125,000	E. D. Newman	Eldridge L. Shelton	1	82
December 29, 1899 b.	Mutual	Charles M. Turner		4	58
July 1, 1903 8	Mutual	N. Z. Snell	W. A. Lindly	ř	58 83
August 12, 1895	500,000	Robert E. Pattison	I. C. Garverick	8	
May 9, 1900	200,000	B. B. Munford	Louis T. Dobie	4	43 61
July 1, 1903	200,000	E. P. Wharton	David White	ĭ	86
July 1, 1903	100,580	W. A. Childress	B. P. Bailey	1	80
18qq J	Mutual	A. M. Sweeney	Wilbur S. Wynn	5	49
June 1, 1845	Mutual	A. G. Bullock	H. M. Witter	59	<b>`</b> 6
April I, 1901	100,000	W. D. Mayfield	John D. Mayfield	3	64
July, 1866	1,000,000	S. C. Dunham	John E. Morris	37	27
1867	100,000	John M. Pattison	E. P. Marshall	37	31
October 1, 1849	Murual	Fred E. Richards	J. Frank Lang	54	9
March 1, 1850	440,000	J. P. Munn	Alf. Wheelwright	54	ıí
November 3, 1903	200,000	Z. C. Patten	A. S. Caldwell	ĭ	91
February 2, 1860	195,000	W. A. Brewer, Jr	Graham H. Brewer	44	20
April 30, 1888	100,000	Frank Caldwell	William J. Willi ms	16	41
October 20, 1902 6	Mu'ual	R. B. Anderson	A. R. Bushnell	1	75

ministers presbyterially governed, share the profits with the policyholders.

f Interest received on capital credited to trust department, and dividends on A Transacts industrial business.

EXHIBIT II.—
Being a Synopsis of the Principal Items

	ped .		Income.		I	ISBURSEM BAT	rs.
NAME OF COMPANY	Commenced Busines s.	Premium and Annuity.	Interest and Other.	Total.	To Policy- holders	Expenses, etc.	Total.
		\$	\$	\$	\$	\$	\$
Etna Life	1850	8,896,453	2,825,621	11,722,074	5,604,726	2,089,822	7,694,54
		341,892	21,484	363 376	44,497 11,788	125,800	170,297
American Lile	1901*	83,023 366,394	5,484 25.927	88,507	60,849	41,112 150.945	52,900 211,79
Sankers of New York	1899*	727.727	53,080	392,321 780,807	355,984	283,879	639,86
Bankers Reserve	10034	239 425	4,986 588,172	244,411	22,276	117,110	139,380
erkshire	1851	2,310,438		244,411 2,898,610	1,463,058	476,643	1,939,70
Soston Mutual	1899*	216,566	107,367	323,933	60,286	157,222	217.50
Columbia Life		7,320	9,509 <b>29,3</b> 09	160,158 36,629	15,769	77,4 <b>7</b> 6 17,450	93,245 17,450
Columbian National †	1902	251,156	130,874	382,030	19.773	133,051	152,824
Connecticut General	1865	801,314	222,861	1,024,175	356,873	321,591	678,464
onnecticut Mutual		5,325,082	2,937,089	8,262,171	6,646,891	1,586,543	8,233,434
Conservative Life	1900	722,383	116,192	838.575	268,183	392.737	660 920
Des Moines Life Eastern Life		750,129 15,966	172,477	922,606 15,966	186,016 500	217,890 16,198	403,906 16,698
equitable, New York	1859	58,637,890	15,080,461	73.718,351	34,949,672	14,543,339	49,493,011
quitable of Iowa	1867	700,217	163,389	923,606	258,397	191,506	449,993
ederal Life	Igoo	95,846	13.458	109,304 3,466,686	16,037	79.930	96,567
idelity Mutual	1899*	3,145,652	321,034	3,466,686	1,146,073	1,136,235	2,282,308
ranklin Life			83,439	1,056,136	331,072	447,869	778,941 3, <b>866,24</b> 7
Berman Mutual		4,172,164 38,764	1,484,232 30,156	5,656,396 68,920	2,570,622 34,298	1,295,625 16,540	50.838
Juaranty Mutual	1003	15,652	15,000	30,652	1,000	11,164	12,164
Iartford Life †	1869	2,397,397	136,014	2,533,411	1,657,086	725,890	2,382,976
Iome Life of New York.		2,747,783	687,746	3,435,529 2,084,315	1,548,349	881,304	2,429,653
llinois Lifenter-State of Indiana	1899	1,158,275	925,040		763.097	493,092	1,256,189
nter-State of Ohio	1899* 1901	547,764 56,161	27,378 18,024	575,142 74,185	91,625 20,513	184,868	276,493 59,636
Cansas City Life	1003*	112,134	13,576	125,710	18,179	39, 123 80,331	98,510
iberal Life	IQO2*	112,134 44,689	1,018	45.707	3,673	28.528	32,201
ife Assoc. of America		51,633	158,401	210,034	3,000	25,422	28,422
fanhattan		2,459,224	862,283	3,321,507	1,788,897	1,034,630	2,823,527
Aaryland	1865 1851	269 450 6,015,011	103,3 <b>3</b> 0 1,619, <b>2</b> 05	372,780 7,634,216	198,930 3,357,239	85,809 1,474,957	284,739 4,832,196
Ieridian L. & T	1897	58.611	2,087	60,698	8,022	32,387	40,409
Aichigan Mutual	1867	1,448.730	404,469	1,853,199	783,489	497,222	40,409 1,280 711
dinnesota Mutual	1901*	536,045	81,959	618,004	351,026	256.819	607.845
dissouri S ate	1901*	211,684	251.593	463,277	79,401	131,323	210.814 11,926,768
Iutual Benefit	1845 1902	12,672,873 64,519	3,930,561 15,253	15,603,434 79.772	9,297,789 2,794	2,628,999 89,369	92,163
futual of New York	1843	60,151,020	17,182,693	77.333 7 ¹ 3	32,655,204	16,152,412	48.807.616
Autual Reserve	1902	4,263,790	417,442	4,711,232	3,216,665	1,446,972	4,663,637
ational of U.S.A	1868	1,338,749	980,764	2,319.513	330,024	829,849	1,150,873
lational of Vermont	1850	5,224,448	1,256,015	6,480,463	2,057,076	1,331,941	3,389.017 4,813,803
ew York Life	1843 1845	4,932,088 73,382,174	1,583,419 14,887,357	6,515,507 88,269,531	3,533,797 34,604,247	1,280,006	4,813,803 52,883,459
orthwestern Mutual	1858	26,155,650	7,679,624	33,835,274	15,100,219	5,930 326	21,030 545
orthwestern National	1885	1.004.305	1,802,988	2,897,383	906,743	669,844	T 576.587
acific Mutual	1868	1,767,054	2,321,362	2,088,416	690,142	693,316	1,363,450
enn Mutual	1847	11,848,667	2,092,051	14,840,718	5,415,565	2,754,024	X. 100 500
hœnix Mutualittsburgh L. & T	1851	2,969.606 152,097	813,270 391,208	3,782,876 543,395	1,716.470 28,703	799,341 245,448	2,515,811 274,151
resbyterian Ministers	1759	232,538	70,263	302,801	82,230	41,791	124,021
rovident L. and T	1865	6,391,882	2,365,225	8,757,107	4,558,211	1,422,426	r 080 637
rovident Savings	1875	3,646,221	2,365,225 558,861	4,205,082	1,765,090	1,588.578	2 252 608
egister L. and A	1889	113.572	8,290	121,862	27.057	39,009	
deliance Life	1903	128,049	39,530	167,579	مکم وی	113,844	113 844 139,695
oyal Union	1886	269,727 441,715	5,738 54,639	275,465 496,354	51,767 104,933	87.928 198.335	303,208
ecurity Life and Acc	1903	1,060	342	1,402	104,933	1.058	1,050
ecurity L.& A.Gr'nsb'o	1003*	83,457	13,323	96,780	33,056	28,945	62,001
ecurity L. & A. Phila	1903*	96,794	58,129	154,923	2,060	64,506	66,566 58,867
ecurity Mutual of Neb	1898*	89.777	2,295	92,072	6,604	52,263	58,807
ecurity Mutual, N. Y	1805	1,211,808	619.670	1,831,478	413.759	656,241	1,070.000 856,811
outh Atlantic	1895	845,930   97 985	246,334 10,250	1,092,264	417,215 10,235	439,596 74,936	85,171
outhern L. & T	TOO	7.777	127,462	135 239		96,075	· 96,075

^{*} Reorganized in this year.

[†] Includes industrial business. d'Includes accident department. e Paid-for À Reserve at 3 per cent. e Industrial business discostiuses

# Business of 1903.

of the Companies' Statements for 1903.

New Business in 1903.		OUTSTAND	ING INSURANCE.	Financial Condition.			
Number of Policies.	Amount.	Number of Policies.	Amount.	Admitted Assets.	Liabilities,	Surplus.	
	\$		\$	\$ d 68,067,863	\$ 50 -06	\$	
e 15,221 e 2,761	e 26,631,862 e 2,707,570	<i>e</i> 130,098 2,950	223,302,877 7.571,955	492,238	d 61,468,186 300,890	d 6,599,677 191,438	
£ 1,013	e 1,387,500	e 1,591	¢ 2,155,425	118,889	55,111	63.778	
2,807 2,051	4,296,322 3,752,954	7,077 10,591	11,594.847 22,245,145	739,820 1,172,729	576,572 1,009,258	163,248 163,471	
e 924	€ 2.472,000	€ 2,435	<i>e</i> 6,911,500	205,898	181,727	24,171	
2,358	6,466,367	23,842	60,766,778 5,861,650	12,693,704	11,844,765 233.831	848,939 41,648	
9,718 € 1,332	2,537,738 e 1,796,387	11,331 ¢ 3,005	£ 4,363,786	275.479 266,296	181,119	85,185	
114	230,500	98	194,000	118,549	1,218	117,33	
e 36,126 2,941	2 11,876,991 4,717,424	<i>6</i> 21,059 16,300	e 9,385,159 23,526,066	537.367 4.987.738	207,085 4,565,977	330.284 421,761	
3,829	10,144,438	70,150	166 504,486	64,932,955	60,225,493	4,707.462	
5.784	13,408,021	9,856	21,743,690 18,080,654	1,546,048 1,083,977	1,228,292	317,750	
3.945 ¢ 307	6,721.554 e 358,000	11,917 £ 482	e 625,500	22,712	902,839 10,579	181,138	
121.776	322,047,968	513,965	1,409,918,742	379,704,790	306,046,213	73.658,577	
2,826 1,055	3,901,137   2,752,085	15,072 2,237	21,148,031 4 590,208	3,616,640 172,214	3,062,490 99,519	554,150 72,695	
£ 12,172	e 22,621.904	£ 49,699	¢ 100,340,547	5,883,925	5,065,863	818,062	
5.991	8,921,932	16.713	26 387,192	1,890,136	1,567,185	322,951	
€ 7.757 € 58	e 13,961,744 e 146,392	e 57,828 e 606	e 98,117,604 e 1,216,042	32,476,116 532,140	27,969,444 388,467	3,506,672 143,673	
e 885	<i>e</i> 468,250	<i>e</i> 681	¢ 344,500	13.218	4,641	8,577	
26,211 46,983	15,582 219	60.583 e 38,105	76,159,793 e69,410,582	3,133,403 15,102,841	2,325,285 13,976,071	808,118 1,126,770	
10,059	<i>e</i> 12,335,472 15,552,355	22,752	36,526,137	5,015,659	4,811,287	204,372	
1,751	4,476,900	2,827	7,760,335	841,833	639,850	201,983	
650 € 1,008	1,014,479 1,220,550	1,275 £ 1,819	2,033,297 €2,155,100	166,516 212,500	64,826 97.759	101,690	
338 1,364	796,000	637	1,769,000	80,423	37 012	43,411	
1,364	4,995,500	1,292	4.698,000	377·735 17,682,605	76.818	300,917	
6,461	16,913 364 900,684	32,699 4,268	72,641,987 8,276 294	2,343,890	15,927,795 1,933,124	1,754,810 410, <del>766</del>	
477 11,814	24,677,440	73,202	169,668,456	33,590,999	30,955,221	2,635,778	
527 7.740	863,500 7,685,295	1,164 32,719	2,008 965 42,804.924	163.285 8.243.765	48,383 8,011,942	114,902 331,823	
1,210	3,479.831	5,827	15,874,348	8,343,765 1,788,150	1,517,376	270,774	
2,968	3.852,043 47,242,857	5,116 141,504	6,921,562 333,674,876	479,549 87,453,497	334·377 80,806,656	145,172 6,646 751	
22.797	3,132,166	1,999	2,699,679	241,567	38,069	203,498	
e 98,865	<i>e</i> 215, 102,648	e 598,972	¢ 1,445.228,681	401,821,662	339,826,818	61,994.844 506,588	
e 14,308   34,721	<i>e</i> 14.550,277 29,210,944	<i>e</i> 60,912 37,656	e 119,596,827 39,292,636	5,707,312 4,691,649	5,200,724 3,491,490	1,200,150	
11,387	20,822,389	63.460	125,602,778	28,360,350	25,346,982	3,013,368	
10,189 ¢ 172,652	22,536,288 2329,875,034	58,312 €812,711	145,379,872 & 1,745,212,899	35,784.010 352,652,048	32,573,287 305,547,001	3,210,723 47,105 047	
¢ 30,500	e 72,319,021	£ 280,443	e 662,851,194	178,200,625	172,211,657	/ 5 988,968	
26,236	15.767,294	44.770	39,655 365	3,371,816	3,033,737	338,079 d 836,901	
13,321	16,719,704 69,728,754	30,186 129,317	48,673,410 308,786,092	d 6,385,413 60,785,960	d 5,548,512 53,692,768	7,093,192	
29,548 8,284	14,364,393	46,077	76,663,067	17,011,162	16,281,146	730,016	
€ 4,766 € 830	€ 5,932,257 € 1,374.550	€4.455 €5,616	€ 5.714,507 € 8 203,952	643,484 1,804,154	304,351 1,365,207	339,133 438,947	
7,192	18.721.182	57,044	159.548,435	51,151,562	44,609,143	6,542,419	
19,091	34,364,047	43.351	105,138,035	7,012,225	6,279,139 196,408	733,086	
€ 688 € 325	e 885,663 e 1,315,650	€2,556 €324	€3,340,529 €1,314,650	228,820 2,018 701	107,874	32.412 1,910,827	
943	2,120,500	2,825	5.439,650	240,681	197,466	43,215	
£ 2,062	€ 3,393,879 € 23,750	¢7,790	e 12,783,263 e 23,750	1,056,762 12 753	947.171 1,827	109.591 10,926	
¢ 334	e 895,900	e 776	£ 2,040 900	148 161	48,028	100,133	
e 753	£3,290,750	€ 1,003	¢ 4,163.250	202,723	59,438 59,661	143,285	
1,403 e7.315	1,559.576 e11,251,038	2,295 £22,071	2,901,376 e 42,386,784	73.608 1,988,870	1,397.156	13.947 591,714	
£ 2,284	£3,511,601	€ 9,472	e 17,154.338	2,323,726	1,775,514	A 548,219	
1,062 ¢ 120	1,438,312	2,039 4 I 20	3,191,162 4242,180	284.339 202.022	87,478 493,688	196,861 209.244	
€ I20	e 243, 180	€ 120	£ 243,180	702,932	493,068	209.24	

business only. \$25,807 870 surplus accumulations on tontine and semi-tontine contracts included with liabilities, in 1902. \$\int \text{Industrial business reinsured January, 1904.}

#### **EXHIBIT II.—BUSINESS**

	is d	1	INCOME.		DISBURSEMENTS.			
NAME OF COMPANY.	Commence of Business.	Premiums and Annuity.	Interest and Other.	Total.	To Policy- holders.	Expenses, etc.	Total.	
		\$	\$	\$	S	\$	\$	
Southwestern Life	1903	38,746	63,600	102,346	3.500	39,593	43,093	
State Life	1894	1,665,923	82,567	1,748,490	378,406	715,127	1,093.533	
State Mutual	1845	3,652,185	1,144,681	4,796 866	2,102,040	911,843	3, 103,883	
Texas Lite	1901	15,948	23,966	39.914	730	12,279	13,000	
Travelers	1866	4,304,000	1,917,636	6,221,636	2,299,183	997,274	3,296,457	
Union Central	1867	6,667,073	2,137,898	8,804.971	2,701,236	1,612,971	4,314,207	
Union Mutual	1849	1,978,289	408,338	2,386,627	960,683	733, t21	1,693,804	
United States	1850	1,411,486	494,227	1,905,713	1,108,981	648,418	1,757.399	
Volunteer State Life	1903	12,175	50,000	62,175		22,867	22,867	
Washington	1860	2,789,089	887,167	3,676,256	2,314,049	1,120,159	3.434,208	
Wisconsin Life	1902*	80,606	7,103	87,709	20,049	49.057	69,106	
Aggregates		349,480,332	97,386,275	446,866,607	194,110,368	94,760,404	288,870,772	
Baltimore Lifet	1898*	596,472	30,372	-626,844	223 074	285,492	508,566	
Colonialt	1898	364,588	148,255	512,843	89,414	365,080	455,493	
Contentnea Life	1903	1,283	1,500	2,783	237	2,073	2,310	
Equitable Industrial 1	1002		4,918	100,343	24,401	61,943	86,344	
Home Life of Delaware	1800	49,043	2,410	51,453	14,954	21,080	36,034	
Immediate Benefit	1897*		3,018	61.875	16,257	35,779	52,036	
John Hancockt	1862	12,380,520	1,183,205	13 572,734	4,764,252	4.827.077	9.591,329	
Life Ins. Co. of Virginiat	1871	1,500,463	60,066	1,569,529	486,863	847,482	I.334.345	
Metropolitan 1	1867	45,656,961	4,230,843	49 887,804	14,178,731	17,601,163	31,779.894	
Mutual of Baltimore	1870	188.158	14,896	203,054	86,440	81,280	108,420	
Providence Life	1800	11,610	7,966	19,576	5,471	11,898	17,369	
Prudential #	1876	36,028,402	2,996,726	39,025,128	11,544,899	15,104,225	26,649,124	
Western and Southern.	1888	1,113,699	25,628	1,139,327	296,711	671,897	968,608	
Aggregates		98,063,490	8,709,803	106,773,293	31,731,704	39,918,078	71,649,782	
Combined Aggregates.		447,543,822	106,096,078	553,639.900	225,842,072	134,678,482	360,520,554	

^{*} Reorganized in this year.

# Ехнівіт III.-

Being a Summary, Analysis and Classification of the various items comprising the also the Total Admitted Assets at January 1, 1903. together with the position of the com

===	De lotal Administration Assets	at January	1, 1903. 1081	THE TOTAL	ne position o	1 the com
		/	2	3	4	3
Rank.	NAME OF COMPANY.	Real Estate.	Bonds and Mortgages.	Stocks Owned.	Bonds Owned.	Collateral Loans
			\$	\$	\$	\$
1	Mutual of New York	34.312,134	89,224,920	68,991,780	145,721,458	14.217,500
2	Equitable, New York	37,215,876	74,345,111	53,267,584	139,879,361	20,333,500
3	New York Life		24,531,775	••••	247,994.383	5,280,000
4	Northwestern Mutual	3,611,897	85,718,617		67,468,362	
5	Mutual Benefit	3,154,117	44,423,316		21,297,734	2,242,450
6	Ætna L'ie	620,945	29,894,208	6,684,283	18,801,595	1,181,769
7	Connecticut Mutual	11,251,611	24,836,415	717,100	25,622,594	30,000
8	Penn Mutual	3,078,241	22,727,551	382,918	20,237,385	4,924,349
9	Provident Life and Trust	3,308,976	14,184,993	3,153,240	19,519,580	5,192,391
10	Union Central	503,099	31,054,239		10,775	
11	New England	2,409,643	10,020,275	2,980,755	15,522,296	1,320,940
12	Massachusetts Mutual	398,872	14,148,093	458,413	12,647,183	
13	Germania	3,116,146	14,898,030		10,775,189	
14	Travelers	790,138	8,079,606	2,210,919	15,585,662	990,737
15	National of Vermont	1,435,144	11,424,871	142,285	9,590,920	22,000
16	State Mutual	1,691,150	3,386,343	2,990,726	11,251,585	709,782
17	Manhatian	5,522,983	5,801,410	408,000	3.254,407	630,849
18	Phœnix Mutual	723,167	9,968,748	408,954	3,868,118	
19	Washington	6,518,740	7,768,750		369,705	<b>26,000</b>
20	Home Life of N. Y	1,758.450	4.435,244	1,587,645	5,356,916	25,150
21	Berkshire	1,106,085	4,720,381	815,514	3.359.055	991,490
22	Union Mutual	1,282,003	1,151,622	3,727,237	2,655,396	647,056
23	United States	837,950	3,865.541	322,285	2,218.270	391,966
24	Michigan Mutual	386,567	6,634,307		28,750	7,500
25	Provident Savings	2,200,000	583,126	74.059	722,038	58,500
<b>96</b>	Pacific Murual	430,047	1,215,746	261.600	3,192,775	257,350

[‡] Includes ordinary business.

OF 1903-Continued.

New Busin	NESS IN 1903.	OUTSTANDIP	G INSURANCE.	FINANCIAL CONDITION.			
Number of Policies.	Amount.	Number of Policies.	Amount.	Admitted Assets.	Liabilities.	Surplus.	
	\$		\$	\$	\$ .	\$	
€ I,401	£1,947,500	<i>€</i> 1,236	¢ 1,773,250	159.833	19,408	140,42	
8,317	20,517.370	17,247	49 713.796	2,205,636	1,815.059	390,57	
5,961	14,602,461	38,248	100 902,573	23,249,248	20,976,490	2,272.75	
e 45	€ 42,700	€ 154	e 139,400	148,351	40,108	108,24	
e 6,326	£17,077,975	¢ 53,955	£ 132,701,412	32,197,451	30.860,009	/ I.337.44	
18,762	35,925,129	108,614	197,040 899	38,030,328	32,615,895	6,014.43	
e 6, 199	£ 8.484.449	£ 39.327	<i>e</i> 57,385,198	10,196,359	9,576,225	620,13	
3,642	8,173,044	20,989	44.143.344	8,783,134	8,220,486	562,64	
169	552,000	166	541,000	242,918	2,236	240,68	
9,88i	19,448,692	34,651	65,468,869	16,963,886	16,324,7 6	639,16	
778	1,194.725	1,640	2,385.947	143,338	132,648	10,69	
909,091	1,687,342,320	4,051,312	8,884,355.989	2,055,555,548	1,794,239,797	261,315,75	
56,461	5,570,703	106,972	8,909,769	755,099	514,069	241,03	
61,768	8,525,677	72,819	10,545,818	378.455	219,024	159,43	
1,477	43,980	798	22,360	25,276	190	25.0	
12,938	1,694,914	23,335	1,719,698	124,953	6,375	118,57	
2,847	284,400	12,948	1,691,809	129,699	25.768	103,93	
7.392	391,268	10,703	705,128	44,343	18,219	26,12	
363,132	84,015,674	1,451 712	319,674,386	27,153,490	24,141,487	3,012,00	
120,610	14,228,645	338,906	39.717.431	1,565,414	1,235,541	329,87	
1,926,745	398,889,074	7,523,915	1,342,381,457	105,656,312	94,964,454	10,691,85	
17.371	1,815.548	35 086	3,734,553	328,444	286,700	41,74	
3,664	586,320	5,509	761,185	34,746	8, 169	26,57	
1,563,117	293,208,942	5,447,307	931,258,813	72,394,760	62,201.362	10,193.39	
131,914	17,106,033	213,201	25,715,285	1,074,654	962,415	112,23	
4,269,456	826,361,178	15,243.211	2,685,837,692	209,665,645	184,583.774	25,081,87	
5,178,547	2,513,703,498	19.294,523	11,570,193,681	2,265,221,193	1,978,823,571	286,397,62	

e Paid-for business only.

## ADMITTED ASSETS.

Admitted Assets of the active life insurance companies of the United States on January 1, 1904. panies in the same.

6	,	8	7	10	11	January 1, 1	<del>ر</del> کے چھ
Premium Notes and Loans.	Cash in Office and Bank.	Net Deferred and Unpaid Premiums.	All Other Assets.	Total Admitted Assets.	Assets Not Admitted.*	Admitted Assets.	Rank
\$	<u> </u>	\$	\$	\$	\$	\$	
18,926,101	22,426,579	5,032,889	2,968,301	401,821,662	1,493,322	382,432,681	P.
18,834,128	25,625,769	7,662,637	2,540,824	379,740,790	1,521,246	358,417,285	2
31,641,357	22,126,134	6.167,727	2,185,672	352,652,048		322,840,900	3
14,063,565	2,466,820	2,253,756	2,618.608	178 200,625	47.164	165.141,239	4
12 744.085	1,038,439	1,070,968	1,481,698	87.453.407	64,091	82,857.559	5
3.304.650	6,088,775	636,280	855,358	68,067,863	59,841	03,401,214	7
577.521	608,929	358,732	930.053	64,932,955	592	65,634,605	6
6,260,728	992,277	1,636,613	546,898	60,785,960	330,276	54,391,103	8
4,424.727	160,497	882,633	324.525	51,151,562	38,080	49 221,423	9
4,852,641	381,911	583.153	1,244,590	38,630,328	162,152	33,925,816	11
2,250,429	438,817	634,504	206,351	35,784,010	•••••	34.432,217	10
3,980,681	703,522	786,683	467,552	33,590,999	******	<b>30</b> ,ç <b>6</b> 0 <b>14</b> 5	12
1,831,465	863,046	636,978	355,262	32,476,116	••••••	30,695 581	13
2,423,835	1,108,632	739,498	268.424	32,197,451	7,285	29,659,922	14
3,827,334	821,221	613,859	482,716	28,360,350	3,448	25.335.591	15
1,942,760	455.322	535.112	286,458	23,249,248		21,678,560	16
1,374,319	270,040	267,186	153,413	17,682,605	124,620	17,264,747	17
1,095,449	455,921	289,586	201,219	17,011,162		15,699,212	19
1,473,247	426,073	250,699	128.672	16,963.886	46.874	16,544,579	18
1,361,600	254,150	249,332	74-354	15,102,841	78,453	14,432,217	20
729,927	600,898	250,339	120,015	12,693,704	32,364	11,831,275	21
269,275	181,596	209,863	72.311	10,196.359	8,368	9,608,117	22
754,163	120,673	171,612	101,374	8,783,134	11,919	8 621,758	23
816,709	205,559	139,748	124,625	8.343.765	11.554	7,769 043	24
2,276 296	433,957	545.842	118 407	7,012,225	268 914	6,012,538	25
273,246	170,249	326.767	257 633	6, 385.413	38.547	5,594.729	27

^{*} Including loading on deferred and unpaid premiums.

[/] Reserve at 31/2 per cent.

#### EXHIBIT III.—ADMITTED

Rank.	NAME OF COMPANY.	Real Estate.	Bonds and Mortgages.	Stocks Owned.	Bonds Owned.	Coliateral Loans.
					•	
	Fidelity Mutual	1,368,550	\$ 268,204	\$	\$	\$
27 28	Mutual Reserve	725,522	505,750	231,000	2,371,677 532,602	123,567
20	Illinois Life	852,730	1,153,915	684,639	658,398	57,999
<b>3</b> ó	Connecticut General	71,418	2,728,567	346,289	1,101,360	
31	National of U. S. of A	2.032.288	1,139,419	681.000	172,100	47,000
32	Equitable of lowa	35,167	3,072,796	3,000	131,403	3.300
33	Northwestern National Hartford Life	56,123	1,742,355	69.611	79,057	42.980
34	Maryland	238,130 188,103	373 525 146,350	461,970 147,307	89,421 1,550,342	10,408 78,600
35 36	Security T. and L	1,488,000	139,999	262,412	29,388	6,208
37	Reliance Life				962,674	
37 38	State Life	3,351 102,800	I,353. <i>377</i>			13,100
39	Security Mutual		343,079	343,285	225,115	43,200
40	Franklin Life Presbyterian Ministers	16,738	320,950	105,100	270,233	30,000
41 42	Minnesota Mutual	141,440	194,050 92,150	137,107	981,068 913,753	175
43	Conservative Life	260,743	7,500	11,900	147,800	
44	Bankers of New York		83,250	54,490	737,256	700
45 46	Des Moines Life	43,023	400,443			2,936
46	Royal Union		672,524			1,375
47 48	Inter-State of Indiana		92,050	• • • • • • • • • • • • • • • • • • • •	20,508	
48	Bankers of Nebraska Southern Loan & Trust	20,908	<b>629,5</b> 01 388,921	148,101		5,720
49 50	Pit'sburgh L. & T	20,900	203,875	52,905	2.379	174.529
51	Columbian National		52,000	38,210	149,296	8,125
52	German Mutual	37.033	461 882		12,000	
53	American Central		279,419		44.275	3-553
54	Missouri State	•••••	160,632			69
55	Life Assoc. of America South Atlantic	•	25,000	119,000	7,900	68,400
50	Boston Mutual.	1,600	•••••	69,865 52,221	123.680	25,250 5,000
53 54 55 56 57 58	Central of Iowa		188,200	3		3,000
59	Volunteer State Life				100,624	76,750
59 60	Mutual of Illinois				225,179	
61	Reserve Loan	•••••	52,800	••••••	433	• • • • • • • • • • • • • • • • • • • •
62	Register Life and Annuity Kansas City Life	• • • • • • • • • • • • • • • • • • • •	185.756	*********	• • • • • • • • • • • • • • • • • • • •	of orn
<b>&amp;</b>	Bankers Reserve Life	•••••	22,650 48,950	100,000	67,500	26,950
65	Security L. and A., Phila.		40,930	113,180	07,300	
66	Federal Life		76,800		25,764	26,484
67 68	Inter-State of Ohio		34,200		76,334	7,500
	Southwestern Life	99,275	1,500	6,875	••••••	• • • • • • • • • • • • • • • • • • • •
69	Texas Life	750	132,246	15,355	****	9,067
70 71	Security L. & A. Greensboro Wisconsin Life		15,000		100,000	9,007
72	American Life		115,350 <b>45,58</b> 0			
73	Columbia Life		45.5		102,259	•••••
74	Liberal Life	,	25,050		3.942 9,800	497
75 76	Security Mutual of Neb		43,900	•••••		• • • • • • • • • • • • • • • • • • • •
70	Eastern Life	•••••	3,100	860	4,120	4 507
77 78	Meridian L. & T		*******		5,248	4,53 ^I
,-						
	Aggregates Industrial Companies.	148,181,133	567,066,723	153,843,984	81 <b>9,2</b> 56,3 <b>8</b> 0	60,386,485
I	Metropolitan	14,835,141	31,814,193	6,951,739	41,224,174	
2	Prudential	12,063,757	13,138,291	4	25,200,136	5,761,775
3	John Hancock	2,625,146	10,008,426	67,425	10,776,033	550,000
4	Life Insurance Co. of Va  Western and Southern	102,750	948,250 564,577	143,026	50,523 208,650	89,477
5	Baltimore Lufe	99,213 15,543	25,650	1,000	664,601	
7	Colonial	41,071	-3,-3-		233,284	•••••
	Mutual of Baltimore	118,903	19,920	••••	105,086	•••••
9	Home Life of Delaware	68,150	31,000	18,385	3,750	
10	Equitable Industrial Immediate Benefit	*******	74,933	11,898	•••••	20,045
11	Providence Life	30,903		11,400		
13	Contentnea Life	4,250	*******			
-3				<del></del>		
	Aggregates	30,004,827	56,625,240	11,405,203	78,466,237	6,421,298
	Combined Aggregates.	178,185,960	623,691,963	165,249,187	897.722.617	66.807.783

#### ASSETS .- Continued.

						JANUARY 2,	1903.
Premium Notes and Loans.	Cash in Office and Bank,	Net Deferred and Unpaid Premiums.	All Other Assets.	Total Admitted Assets.	Assets Not Admitted.*	Admitted	Rank
						Assets.	
	\$				\$		
768,863	304,670	411.574	35,820	5,883,925	312,060	4,668,276	28
1,847,798	870,107	1,133.934	91,599		214,426	5,741,679	26
1,130,021	190,000	222,233	65,724	5,707,312 5,015,659	325,759	4,136,658	30
400,486	120,948	134,237	84,433	4.987.738	32	4,533,157	29
96,756	216,521 64,280	275,958	27,607	4,691,649 3,616,640	12,794	3,016,001 3,128,584	33
158,902 937,419	124,908	67,181 270,995	80,611 48,368	3,371,816	18,318	3,120,504	31
105.015	1,662,063	178,117	14.754	3,133,403	72,828	3,027,724	32
151,185	33.388	35,580	13,035	2,343,890	. 19,309	2,284,535	34
187,501	46,096	98,082	66,040	2,323.726 2,018,701	46,863	2,082,613	35
22,689 455,018	1,020,103	5,184	8,051	2,018,701	48,269	7 705 006	::
598,240	187,242 169,654	173.619 134,223	19,929	2,205,636 1.988,870	37,145 <b>27</b> 6,397	1,527,036 1,207,388	39 42
986,500	34,752	89,665	29,274 36,198	1,890,136	44,603	1,550,787	38
168,147	33,927	138,914		1,804,154	14,003	1,570,660	37
650,262	27,263	65,956	9,326 26,866	1,788,150	18,172	1,790,209 1,286,572	37 36
734,156	247,674	147,347	828	1,546,048	. 117,341	1,286,572	41
84,352	114,728	96,493	z,460	1,172,729	60,748	1,060,787	43
509.988 310,626	37,674	70,731	19,182	1,083,977 1,056,762	11,828	540,198 856,318	47 45
602,703	2, το <i>7</i> 79,724	43,411 32,141	26,719 14,707	841,833	34, <b>892</b> 15,446	470,508	49
27,279	31,428	27,305	18,587	739.820	2,814	548,815	46
327	142,212	83	20,307	702,932	9,054	34-13	
37.077	125,642	35,278 66,677	14, 178	643,484	38,995 9,638		
500	218,652	66,677	3,907 6,076	537.367	9,638	260,876	53 48
4,800	8,699	1,650		532,140	80	513,820	
129,894 262,271	11,421	19,936 28,840	3,830	492,328	14,135	304,813 250,560	51
1,049	17,386 145,427	6,635	10,420 2,524	479,549 377,735	61,340 14,786	230,300	54
13,407	40,383	10,439	1,315	284,339	30,070	268,357	52
91,620	99,732	23,804	1,502	275,479	13,944	186,665	55 56
50,324	7,810	16,382	3,580	275,479 266,296	10,944	173,034	56
	61,934	1,451	2,159	242,918			••
3,964	30,868	10,476	1,948	241,567 240.681	53,098	112,273	2:
143.785 18,510	12,251	11,477 8,054	1,318	228,820	17,596 826	171,551	65 57
46,363	5.153	5.851	4, <del>249</del> 5,533	212,500	20,305	-/-,35-	3/
43.062	38,442	5,511	2,433	205,898	813		
34,907	54,030			202.723	9,520		
7,812	15,698	17,495	2,161	172,214	13.563	164,978	58
213 11,032	29,523 41,151	17,290	1,456	166,516 159 833	8,344	144.530	59
11,032	44,434		159,833	148,351		121,447	63
12,402	6,820	4,581	201	148,161	1,000	112,492	64
8, <u>144</u>	14.373 47,895	4,406	1,065	143,338 118,889	882	125,223	62
17,385	47,895	6,952	1,077		6,345	86,559	66
559 38,050	14.533 884	565	633	118,549	3,672		68
5,720	8,117	5,121	050	80,423 73,608	3,933 8,158	31,180	
3,720	8,500	6,563	950 165	22,712	1,000		
·	1,804	215	95	12,753	51		
•••••	<u></u>				•••••	141,810	60
154,227,582	96,255,007	36,851,909	19,486,345	2,055,555,548	7,110,701	1,915,491,259	
1,850,145	5,301,221	3,000,401	679,298	105,656,312	1,672,068	89,168,791	1
1,614,325	7,610,148	9,317,334	488,594	72,394,760	51,851	60,245,340	2
1,169,679	892,079	648,628	416,074	27,153,490	85,040	23,176,440	3
13,778	135,424 74,638	* 54.279	27,907	1,565,414	5,054	1,271,381	4
1,144	153,327	25,303 29,273	3,015 19,614	378,455 1,074,654		314,260 876,007	7
1,670	32,219	9,982	4,434	755,099	16,054	643,842	5
7,763	34,632	34,106	8,034	328,444	2,730	302,543	8
	6,004		2,410	129,699	•••••	158,006	9
	15,833	1,116	1,197	124,953	5,034	111,631	10
	1,565	***	475	44.343	3,000	33,901	II
4,844	2,293 25,276	16,929	6,430	34,746 25,276	4,237 197	29,450	13
4,340,027	14,284,659	6,460,672	1,657,482	209,665,645	1,845,271	176,331,592	<u></u>
158,567,609	110,539.666	43,312.581	21,143,827	2 265.221,193	8,955,972	2,091,822,851	<u> </u>
		# Including los	31		_1		

^{*} Including loading on deferred and unpaid premiums.

# EXHIBIT IV.—REAL ESTATE.

Showing the amount of Real Estate absolutely owned by the various companies January I, 1904; also showing the same item at January I, 1903.

				JAN. 1, 1903.
Rank.	NAME OF COMPANY.	Admitted Assets, Jan. 1, 1903.	Real Estate Absolutely Owned.	Real Estate,
		\$	\$	\$
I	Equitable, New York	379,704,790	37,215,876	37.193,569
2	New York Life	401,821,662 352,652,048	34,312,134 12,795,000	32,833.323 12,880,000
3	New York Life Connecticut Mutual.	64,032,055	11,251,611	11,032,837
5	117-chi-mton	64.932,955 16,963,886	6,518,740	6,409,479
	Wanhartan Northwestern Mittal	17,682,605 178,200,625	5,522,983 3,611.897	4.955.283
7	Provident Life and Trust.	51,151,562	3,308,976	4,261,546 3,230,040
9	Mutual Benefit	87,453,407 32,476,116	3,154 117	3,055,693
IO	GermaniaPenn Mutual	32,476,116	3,116,146	2,830,347
II 12	New England	60,785,960 35,784,010	3,078,241 2,409,643	2,907.902 2,378,654
13	Provident Savings	7,012,225	2,200,000	1,713,000
14	National of U. S. A	4,691,649	2,032,288	1,182,766
15 16	Home of New York	15,102.841 23,249.248	1,758,450 1,691,150	1,767,236 1,314,650
	State Mutual. Security T. and L. National of Vermont	2,323,726	1,488,000	1,395,000
17 18	National of Vermont	28,360,350	1,435,144	1,727,341
19	Fidesity Mutual	5,883,925	1,368,550	1,396,550
20 21	Berkshire	10,196,359 12,693,704	1,282,003 1,106,085	1 313,079 1,129,376
22	Illinois Life	5,015,659	852,730	443,047
23	United States	8, <i>7</i> 83,134	837,950	799,400
24	Travelers Mutual Reserve	32,197,451 5.707,312	790,138 725,522	1,193,532 741,830
25 26	Phoenix Mutual.	17,011,162	723,167	777,882
27	Ætna Life	68.067.863	620,945	009,543
28	Union Central	38,630,328 6,385,413	503,099	306,933
29	Massachusetts Mutual	33,590,999	430,047 208,872	399,398 341,484
31 30	Michigan Mutual	8,343.765	398,872 386,567	402,215
32	Conservative Life	1.546.048	260,743	170,368
33 33 35 3 3 3 3 4 4 4 4 4 4 4 4 4 4 4 4	Hartford Life	3,133,403 2,343,890 1,804,154 1,988,870	238,130 188,103	243.335 188,103
34	Preshyterian Ministers	1.804.154	141.440	158,182
35	Security Mutual, N. Y	1,988,870	141.440 102,800	51,800
37	Southwestern Life	159,833 4,987,738 3,371,816	99.275	0=
38	Northwestern National	4,907,730	71,418 56,123	87, <b>299</b>
39	Des Moines Life	1,083,977	43,023	36,023
41	German Mutual	532,140 3,616,640	37,033	45.211
42	Equitable of Iowa	3,010,040 702,932	35,167 20,909	37,467
43	Franklin Life	1,890,136	16,738	16,738
45	State Life	2,205,636	3,351 1,600	None.
46	Boston Mutual	275.479	1,600	None.· None.
47	Relignce Life	148,351 2,018,701	750 None.	
	Minnesota Mutual	1,788,150	None.	(a) None.
j	Bankers of New York	1,172,729	None.	None.
	Inter-State of Ind	1,056,762 841,833	None. None.	None. None.
	Royal Uni in	739,820	None.	None.
	Pitt-burgh L. & T. Columbian National.	643,484	None.	(a)
	Columbian National	537.367	None. None.	None.
	Missouri State	492,328 479,549	None.	None. None.
	1 ife Assoc of America	377.735	None.	(e) None.
i i	South Atlantic	284 339 266,296	None. None.	None.
- 1	Central of U. S. A	200,290 242,918	None.	None. (s)
	Mutual of Illinois	241,567	None.	
	Reserve Loan	240,68I	None.	None.
	Register L. and A	228,820	None. None.	None.
	Bankers' R serve	212.500 205,898	None.	(2)
	Summit to Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of the Control of	2.3,590		

#### EXHIBIT IV.—REAL ESTATE.—Continued.

		Admitted	Real Estate	JAN. 1, 1903.
Rank.	NAME OF COMPANY.	Amets, Jan. I, 1904.	Ab-olutely Owned.	Real Estate,
	<del></del>		S	
	Security L. & A., Phila	202,723	None.	(d)
	Federal Life	172,214	None.	None.
	Inter-State of O	166,516	None.	None.
	Meridian L. and T	163,285	None.	None.
	Security L. & A., Greensboto	148,161	None.	None.
	Wisconsin Life		None.	None.
	American Life	118,889	None.	None.
	Columbia Life	118,549	None.	
	Liberal Life	80,423	None.	None.
	Security Mutual, Neb	73,608	None.	(d)
	Eastern Life	22,712	None.	· (a)
	Guaranty Mutual	13,218	None.	} <b>-</b> {
	Security Life and Acc	12,753	None.	<b>}</b> *5
	Aggregates		148,181,133	145,139,623
1	Metropolitan		14,835,141	11,239,364
2	Prudential		12,063,757	11,863,580
3	John Hancock	27,153,490	2,625,146	1,597,434
4	Mutual of Baltimore		118,903	113,666
5	Life Ins. Co. of Virginia	1,565,444	102,750	98,550
	Western and Southern	1,074,654	99,213	60,000
7	Home Life of Delaware	129,699	68,150	None.
8	Colonial	378,455	41,071	None.
9	Immediate Benefit		30,903	20,468
10	Baltimore Life		I5,543	15,543
11	Providence Life	34,746	4,250	4,050 None.
	Equitable Industrial	124,953	None.	
	Contentnea	25,276	None.	(*)
	Aggregates	209,665,645	30,004,827	25,012,664
	Combined Aggregates	2,265,221,193	178,185.960	170,152,287

EXHIBIT V.—MORTGAGE LOANS.

Showing the amount of Mortgage Loans held by the various companies January 1, 1904 together with the same item at January 1, 1903.

Rank.	NAME OF COMPANY.	Admitted Assets	Bonds and	JAN. I, 1903.
RAUE.	NAME OF COMPANY.	Jan. I, 1904.	Mortgages.	Bonds and Mortgages.
		\$	S	\$
I	Mutual of New York		89,224,920	81,566,585
2	Northwestern Mutual		85,718,617	76,543,349
3	Equitable, New York	379,704,790	74,345,111	
4	Mutual Benefit		44,423,316	
5	Union Central		31,054,239	27,360,063
6	Ætna Life	68,067,863	29,894,208	27,303,047
7	Connecticut Mutual		24,836,415	24,256,739
8	New York Life	352,652,048	24,531,775	26,125,318
9	Penn Mutual		22,727,551	20,488,000
IO	Germania		14,898,030	
II	Provident Life and Trust		14,184,993	
12	Massachusetts Mutual		14,148,093	
13	National of Vermont		11,424,871	
4	New England		10,020,275	
15 16	Phoenix Mutual		9.968,748	
	Travelers	32,197,451	8,079,606	7,415,964
17	Washington		7.768,750	7,853,900
18	Michigan Mutual		6,634,307	6,066,669
19	Manhattan	17,682,605	5,801,410	6,146,210
20	Berkshire	12,693,704	4,720,381	4,472,226
21	Home of New York		4.435.244	4,223,725
22	United States		3,865,541	3,826,712
23	State Mutual		3,386,343	
_84	Equitable of Iowa	3,616,640	3,072,796	2,647,351

## EXHIBIT V.-MORTGAGE LOANS.-Continued.

<b>D</b>	NAME OF COMPANY.	Admitted	Bonds and	JANUARY 1, 1903.
Rank.	NAME OF COMPANI.	Assets, Jan. 1, 1904.	Mortgages.	Bonds and Mortgages.
		\$	\$	\$
25	Connecticut General	4,987,738	2,728,567	2,541,476
26	Northwestern National	3,371,816 2,205,636	1,742,355 1,353,377	026 246
27 28	Pacific Mutual.	6,385,413	1,215,746	976,346 1,180,116
29	Illinois Life	5,015,659	1,153,915	936,642
<b>3</b> 0	Union Mutual	10,196,359	1,151,622	1,122,905
31	National of U. S. A	4,691,649	1,139,419	276,759
32 33	Bankers of Nebraska	1,056,762 739,820	672,524 629,501	542,386 464,026
33	Provident Savings	7,012,225	583,126	524,600
34 35 36 37 38	Mutual Reserve	5,707,312	505,750	461,750
36	German Mutual	532,140	461,882	441,382
37	Southern Loan and Trust	1,083,977 702,932	400,443 388,921	303.539
39	Hartford Life	3,133,403	373.525	276,275
40	Security Mutual of New York	3,133,403 1,988,870	343,079	349,100
41	Franklin Life	1,890,136	320,950	195.700
42	Fidelity Mutual Pittsburgh L. & T	5,883,925 643,484	268,204 203,875	235,679 (*)
43	Presbyterian Ministers	1,804,154	104.050	211,700
44 45 46	Central of Iowa	266,296	188,200	115,200
46	Register L. and A	228,820	185,756	128,800
47 48	Missouri State	479,549	160,632	142,055
46 49	Security T. and L.	2,343,890 2,323,726	146,350 139,999	158,240 119,300
50	Texas Life	148,351	132,246	118,776
50 51	Wisconsin Life	143,338	115,350	108,396
52	Minnesota Mutual	1,788,150	92,150	97,700
52 53 54 55 57 58	Inter-State of Indiana	841,833	92,050 83,250	86,900 84,000
55	Federal Life	1,172,729 172,214	76,800	75,200
56	Reserve Loan	240,681	52,800	29,550
571	Columbian National	537,367	52,000	10,200
58	Bankers' Reserve Life	205,898	48,950	(d)
59 60	Security Mutual of Nebraska.	118,889 73,608	45,580 43,900	30,080 (d)
61	Inter-State of Ohio	166,516	34,200	28,100
62	Liberal Life	80,423	25,050	16,850
63	Life Association of America	377-735	25,000	(*) (d)
64 65	Kansas City Life	212,500 148,161	22,650 15,000	(#) 450
65 66	Conservative Life	1,546,048	7,500	80,175
67 68	Eastern Life	22,712	3,100	(d)
68	Southwestern Life	159,833	1,500	
	Reliance Life	2,018,701	******	'''
	South Atlantic	492,328 284,339	•••••	173,998 3,845
	Boston Mutual	275.479	******	1,600
	Volunteer State Life	242,918	• • • • • • • •	(*)
	Mutual of Ilhnois	241,567	•••••	(4)
	Columbia Life.	202,723 118,549		(d)
•	Guaranty Mutual	13.218		<b>  }=</b> }
	Security Life & Accident	12,753	•••••	(*)
	Aggregates	2,055,555,548	567,066,723	526,079,025
	Metropolitan	105,656,312	31,814,193	25,660,561
t	Prudential	72,394,760	13,138,291	10,996,953
2	John Hancock	27,153,490	10,008,426	9,141,261
3	Life Ins. Co. of Virginia	1,565,414	948,250	775,381
<b>4</b> 5 6	Western and Southern	1,074,654 124,953	564.577	486,949 30,879
3	Home of Delaware	124,953	74.933 31,000	31,000
7	Baltimore Life	755,099	25,650	19,700
	Mutual of Baltimore	328,444	19,920	31,300
9	Colonial Immediate Benefit	378,455	•••••	None.
	Providence Life	44,343 34,746		None.
	Contentnea Life	25,276		(*)
	Aggregates	209,665,645	56,625,240	47,182,984
	Combined Aggregates	2,265,221,102	623,601.062	573,262,009
	* Commenced business in 1903. d Reorga	nized in 1902.		. J. J , y

# EXHIBIT VI.-BONDS OWNED.

Showing the amount of Bonds held by the various companies January 1, 1904; also a similar item at January 1, 1903.

Rank.	NAME OF COMPANY.	Admitted Assets	Bonds	January 1, 1903.
		Jan. 1, 1904.	Owned.	Bonds Owned.
	New York Life	\$ 352,652,048	\$ 004 000	\$
2	Mutual of New York	401,821,662	247,994,383 145,721,458	225,039,295 158,006,743
3	Equitable, New York	379,704,790	139,879,361	151,101,788
4	Northwestern Mutual		67,468,362	65,930,429
5	Mutual Benefit	64,932,955 87,453,407	25,622,394 21,297,734	26,229,602 19,697,115
7	Penn MutualProvident Life and Trust	87,453,407 60,785,960	20,237,385	19,166.165
	Provident Life and Trust	51,151,561	19,519,580	16,283,650
9 10	Travelers	68,067,863	18,801,595 15,585,662	19,565,474 14,042,794
II	New England	35,784,010	15,522,296	14,659,812
12	Massachusetts Mutual	33,590,999	12,647,183	11,447,210
13 14	State MutualGermania	23,249,248 32,476,116	11,251,585	10,101,552
15	National of Vermont	28,360,350	9,590,920	8,679,267
16	Home Life of New York	15,102,841	5,356,916	5,107,828
17 18	Phoenix Mutual	17,011,162	3,868,118	3,754.983
19	Manhattan	17,682,605	3,359,055 3,254,407	3,126,903 3,459,399
20	Pacific Mutual	6,385,413	3,102,775	2,763,755
21 22	Union MutualFidelity Mutual	10,196,359	2,655,396	3.498,171
23	United States	5,883,925 8,783.134	2,371,677 2,218,270	1,564,138 2,145,1 <b>73</b>
24	Maryland	2,343,890	1,550,342	1,620,225
25 26	Connecticut General	4,987,738	1,101,360	1,000,147
27	Presbyterian Ministers	1,804,154 2,018,701	981,068 962,674	840,322 (*)
28	Minnesota Mutual	1,788,150	913,753	914,907
29	Bankers of New York	1,172,729	737,256	689,163
31 30	Provident Savings	7,012,225 5,015,659	722,038 684.630	645,340 812,859
3 ²	Mutual Reserve	5,707,312	532,602	395,026
33	Hartford Life	3,133,403	461,970	393,770 369,081
34	WashingtonFranklin Life.	16,963,886	369,705	
35 36		1,890,136 241,567	270,233 225,179	247,380 None.
37	Mutual of Illinois	1,988,870	225,115	217,323
38 39	National of U. S. A	4,691,649 537,367	172,100 149,296	930,487 145,040
40	Conservative Life	1,546,048	147,800	37,681 81,409
4I 42	Equitable of Iowa	3,616,640	131,403	
43	South Atlantic. Columbia Life.	284,339 118,549	123,680 102,259	115,825 /*\
44	Volunteer State Life	242,918	100,624	(*)
45	Security L. &. A., Greensboro	148,161	100,000	None.
46 47	Northwestern National	3.371,816 1 <b>6</b> 6,516	79,057 76,334	79,756
48	Bankers Reserve Life	205,898	67,500	(d)
49	Pittsburgh L. & T	643,484	52,905	(*)
50 51	Boston Mutual American Central	275,479	52,221	40,165 45,751
52	Security T. and L	492,328 2,323,726	44.275 29.388	43·/3* 203,495
53	Michigan Mutual	8,343,765	28,750	164,750
54 55	Federal Life. Inter-State of Indiana.	172,214 841,833	25,764 20,508	23,213 22,628
55 56	German Mutual	532,140	12,000	12,000
57	Union Central	38,630,328 73,608	10,775	10,975
58 50	Security Mutual of Nebraska Life Association of America		9,800	(d)
60	Meridian L. & T	377,735 163,285	9,700 5,000	5,000
6r	Bastern Life	22,712	4,120	5,000 (d)
62 63	Liberal LifeSouthern L. & T	80,423	3,942	None.
64	Security L. & Acc	702,932 12,753	2,379 860	_(*)
65	Reserve Loan	12,753 240,681	433	None.
	State Life	2,205,636	None. None.	None. None.
	Royal Union.	1,083,977 1,056,762	None.	None.
	Bankers of Nebraska	739,820	None.	None.
	Missouri State	479,549	None.	None. None.
		266,296 ganized in 1903	None.	, None.
			,•	

#### EXHIBIT VI.—BONDS OWNED—Continued.

		Admitted		January 1, 1903.
Rank.	NAME OF COMPANY.	Assets Jan. 1, 1904.	Bonds Owned,	Bonds Owned.
	Register L. & A.  Kansas City Life. Security L. & A., Phila. Southwestern Life. Texas Life	212,500 202,723 159,833 148,351 143,338 118,889	None. None. None. None. None. None. None.	\$ None. (d) (d) (*) None. None. None. (*)
1 2 3 4 5 6 7 8 9	Aggregates.  Industrial Companies. Metropolitan Prudential.  John Hancock Baltimore Life. Colonial.  Western and Southern Life las. Co. of Virginia. Mutual of Baltimore Home Life of Delaware. Equitable Industrial Immediate Benefit Providence Life. Contentnea Life.	2,055,555,548 105,656,312 72,334,760 27,153,490 755,099 378,455 1,074,054 1,505,414 328,444 129,099 124,953 44,343 34,746 25,276	41,224,174 25,200,136 10,776,033 664,651 233,224 208,650 143,026 3,750 None. None. None.	36,503,495 30,267,344 8,506,867 566,799 232,545 212,550 115,604 75,789 93,000 None. None. (*)
	Aggregates		78,466,237	

^{*} Commenced business in 1903.

# EXHIBIT VII.—STOCKS OWNED.

Showing the amount of Stocks held by the various companies January 1, 1904; also a similar item at January 1, 1903.

			[	JAN. 1,1903.
Rank.	NAME OF COMPANY.	Admitted Assets, Jan. 1, 1904.	Stocks Owned.	Stocks Owned.
		\$	\$	\$
I	Mutual of New York		68,991,780	62,133,563
2	Equitable, New York	379,704,790	53.267.584	32,985,915
3	Æina Life	68,067,863	6,684,283	5,358,891
4	Union Mutual		3,727,234	
ş	Provident Life and Trust		3,308,976	2,713,934
	State Mutual		2,990,726	
7	New England		2.980,755	
8	Travelers	32,197,451	2,210,919	
9	Home Life of New York		1,587,645	
10	Berkshire			
II	Connecticut Mutual		717,100	713.397
12	National of U. S. A		684,000	
13	Illinois Life		658,398	372,648
14	Massachusetts Mutual		458,413	480,804
15	Phoenix Mutual		408,954	389,136
16	Manhattan		408,000	84,250
17	Penn Mutual		382,918	337,495
18	Connecticut General	4,987,738	346,289	233.575
19	Security Mutual of New York		343,285	257,406
20	United States		322,285	454,950
21	Pacific Mutual		261,600	203,617
22	Fidelity Mutual		231,000	
23	Southern Loan and Trust		148,101	
24	Maryland		147.307	
25 26	National of Vermont			63,825
	Presbyterian Ministers		137,107	
27	Life Association of America	377,735 1,890,136	119,000	
28	Franklin Life		105,100	None.

d Reorganized in 1903.

### EXHIBIT VII.—STOCKS OWNED-Continued.

		i		·
Rank.	NAME OF COMPANY.	Admitted Assets, Jan. 1, 1904.	Stocks Owned.	Stocks Owned.
	-	\$		
29 30	Kansas City Life	212,500 3,133,403	100,000 89,421	(d) 88,663
31	Provident Savings	7,012,225	74.059	63.554
32	South Atlantic.  Northwestern National.	284,339	69,865	40,298
33 34 35 36	Bankers of New York	3,371,816 1,172,729	69,611 54,490	61,066
35	Columbian National	537,367	38,210	400
37	Security T. and L	2,323,726 148,351	29,988 15,355	26,966 2,000
37 38	Minnesota Mutual	1,788,150	11.000	11,688
39 40	Southwestern LifeSecurity Life and Accident	159,833	6,875 5, <b>24</b> 8	(3)
41	Equitable of Iowa	3,616,640	3,000	3,000
	New York Life	352,652,028 178,200,625	None.	None. None.
	Mutual Benefit	87.453.407	None.	None.
	Union Central	38,630,328	None.	None.
	Germania Washington	32,476,116 16,963,886	None.	None. None.
	Michigan Mutual	8,343,765	None.	None.
	Mutual Reserve	5,707,312 2,205,636	None.	116,411 None.
	Reliance Life	2,018,701	None.	(*)
	Conservative Life	1,546,048	None. None.	None. None.
	Royal Union	1,083,977	None.	None. None.
	Inter-State of Indiana	841,833	None.	None.
	Bankers of Nebraska	739,820 643,484	None. None.	None.
	German Mutual	532,140	None.	None.
	American Central. Missouri State.	492,328	None.	None.
	Boston Mutual	479.549 275.479	None.	None.
	Central of Iowa	266,296	None.	None.
	Volunteer State Life	242,918 241,567	None. None.	(*) None.
	Reserve Loan	240,681	None.	None.
	Register L. and A	228,820 205,898	None. None.	None. (d)
	Security L. & A. of Phila	202,723	None.	· (d)
	Federal Life	172,214	None.	None. None.
	Meridian I. & T	166,516 163,285	None.	None.
	Security L. & A. of Greensboro	148,161	None.	None.
	Wisconsin Life	143,338	None. None.	None. None.
	Columbia Life	118,549	None.	(*)
	Liberal Life	80,423	None. None.	None.
	Rastern Life	73,608 22,712	None.	(d)
	Guaranty Mutual	13,218	None.	(*)
	! Industrial Companies.	<b>2,05</b> 5,555,548	153843,984	120708,914
1	Metropolitan	105,656,312	6,951,739	
2 3	Prudential. John Hancock.	72,394,760 27,153,490	4,200,400 67,425	4,200.400 60,625
4	Life Ins. Co. of Virginia	1,565,414	50,523	50,335 27,760
Š 6	Home Life of Delaware		50,523 18,385 11,828	
7	Immediate Benefit	124,953 44,343	11,400	19,445 11,200
8	Baltimore Life	755,999	1,000	1,000
	Western and Southern	1,074,654 378,455	None. None.	None. None.
	Mutual of Baltimore	398,444	None.	None.
	Providence Life	34.746 25,276	None. None.	None.
	1			
	Aggregates.		11,405,203	11,042,341
	Combined Aggregates	2,205,221,193		113175,955

# EXHIBIT VIII.—COLLATERAL LOANS.

Showing the amount of Collateral Loans of the various companies Jan. 1, 1904, compared with a similar item Jan. 1, 1903.

<u>k.</u>	NAME OF COMPANY.	Admitted Assets	Collateral	JANUARY 1, 2903.
_		Jan. 1, 1904.	Loans,	Collateral Loans.
_	Equitable, New York	\$	\$	\$
-	Mutual of New York	379,704,790 401,821,662	20,333,500 14,217,500	17,621,00 10,278,00
- 1	New York Life	352,652,048	5,280,000	4,104,00
- 1	Provident Life and Trust	51,151,562	5,192,391	8,146.37
- 1	Mutual Benefit	60,785,960 87,453,407	4,9 <del>2</del> 4,349 2,242,450	3,752,27 3,174,45
1	New England	25.784.010	1,320,940	t,729,19
1	Ætna Life	68,067,863	1,181,769	1,009,02
1	Berkshire	12,693,704	991,490	932,61 630,04
١	State Mutual	32,197,451 23,249,248	990,737 709,782	810,37
l	Union Mutual	10,196,359	647.056	671,70
	Manhattan	17,682,605	630,849	834,02
	Pacific Mutual	8.783,134 6,385,413	391,266 257,356	434-34 175.90
	Pittsburgh L. & T	643,484	174,529	(*)
	Fidelity Mutual	643,484 5,883,925	123,567	135,814
	Maryland	2,343,890	78,600	87,600
	Life Association of America.	242,918 377,735	76,750 68,400	3
	Provident Savings	7,012,225	58,500	5,000
	Illinois Life	5,015,659	57.999	77.884
	National of U. S. A	4,691,649 1,988,870	47,000	30,700
	Northwestern National	337,816	43,200 42,980	23.74
	Connecticut Mutual	64,932,955	30,000	2,300
	Franklin Life	1,890,136	30,000	None.
	Washington	16,963,886	28,000	105,000
	Kansas City LifeFederal Life.	212,500 172,214	26,950 26,484	(d) 18,559
	South Atlantic		25,250	65,550
	Home Life of New York	284,339 15,102,841	25,150	25,950
	National of Vermont	28,360,350	22,000	24,700 3,850
	Hartford Life	2,205,636 3,133,403	13,100 10,408	11,800
	Security L. & A., Greensboro	148,161	9,067	None.
	Columbian National	537.367	8,125	None.
	Michigan Mutual	8,343,765 166,516	7,500 7,500	None. None.
	Security T. and L.	2,323,726	6,208	250
	Bankers of Nebraska	739,820	5,720	None.
	Boston Mutual	275,479	5,000	None.
	Security Life & Accident	12,753 492,328	4.531 3.553	(*) 4,612
	Equitable of Iowa	3,616,640	3,300	3,650
	Des Moines Life	1,083,977	2,936	None.
ı	Royal Union	1,056,762	1,375	2,773 None.
	Liberal Life.	1,172,729 80,423	700 497	None.
	Presbyterian Ministers	1,804,154	175	None.
	Meridian L. and T	163,285	200	None.
	Northwestern Mutual	178,200,625 38,630,328	None. None.	None. None.
	Massachusetts Mutual.	33,590,999	None.	None.
ı	Germania	32,476,116	None.	None.
ľ	Phoenix Mutual	17,011,162	None.	None.
l	Mutual Reserve	5,707,312 4,987,738	None. None.	None.
ł	Reliance Life	2,018,701	None.	( <del>*</del> ) \$5~
I	Minnesota Mutual	1,788,150	None.	None.
I	Conservative Life	1,546,048	None.	None.
۱	Inter-State of Indiana	841,833 702,932	None. None.	None.
ļ	German Mutual	532,140	None.	None.
۱	Missouri State	479,549	None.	None.
	Central of Iowa	266,296	None.	None.
	Mutual of Illinois	241,567 240,681	None. None.	38,151
	Register L. and A	228.820	None.	None.
	Bankers Reserve	205,898	None.	(d)

### EXHIBIT VIII.—COLLATERAL LOANS.—Continued.

Rank.	NAME OF COMPANY,	Admitted Assets	Collateral	January 1, 1903.
		Jan. 1, 1904.	Loans.	Collateral Loans.
	Security L. & A., Philadelphia. Southwestern Life. Texas Life. Wisconsin Life. American Life Columbia Life Security Mutual of Nebraska.	159,833 148,351 143,338 118,889 118,549 73,608	\$ None. None. None. None. None. None.	(d') (*) None. None. None. (*) (d')
	Eastern Life Guaranty Mutual		None. None.	(d) (*)
	Aggregates	2,055,555,548	60,386,485	55,014,162
1 2 3 4	Prudential John Hancock Life Ins. Co. of Virginia Equitable Industrial Metropolitan Western and Southern Baltimore Life. Colonial Mutual of Baltimore. Home Life of Delaware. Immediate Benefit Providence Life Contentnea Life	27.153.490 1,565.414 124.953 105,656,312 1,074,654 755,009 378,455 328,444 129,699 44.343 34,746	5,761,775 550,000 89,477 20,046 None. None. None. None. None. None. None.	4.736,750 1,130,000 79,326 39,774 None. None. None. None. None. None. None. (*)
	Aggregates	209,665,645	6,421,298	5,985,850
	Combined Aggregates	2,265,221.193	66,807,783	61,000,012

^{*} Commenced business in 1903.

# Exhibit IX.—Premium Notes and Loans to Policyholders.

Showing for the various companies the amount of Premium Notes and Loans to Policy-holders January 1, 1904.

Rank.	NAME OF COMPANY.	Admitted Assets Jan. 1, 1904.	Premium Notes,	Loans to Policy- holders.	Premium Notes and Loans.
	<del></del> ,	\$	\$	<u>s</u>	
1	New York Life			28,502,073	31,641,357
â	Mutual of New York			18,926,101	18,926,191
3	Ranitable N. V.	379,704,790		18,834,128	18,834,128
3	Equitable, N. Y	178,200,625		13,751,253	14,063,565
Į	Mutual Benefit.		4.805.601	7,939,084	12,744,685
<u>5</u>	Penn Mutual.		1,163,816	5,096,912	6,260,728
7	Union Central	38,630,328	1,418,222	3,434,419	
8	Provident L. and T	51.151.562	8,032	4,416,695	
9	Massachusetts Mutual	33,500,000	747,253	3,233,428	3,080,681
IÓ	National of Vermont		995,493	2,831,841	3,827,334
11	Ætna Life		359,859	2,944,790	3,304,650
12	Travelers	32,197,451	7,910	2,415,925	2,423,835
13	Provident Savings		220,281	2,056,015	2,276,296
14	New England		196,659	2.053,770	2,250,429
15	State Mutual				1,942,760
ıĞ	Mutual Reserve		135,059		1,847,798
17	Germania.		• • • • • • •	1,831,465	1,831,465
18	Washington			1,473,247	1,473,247
19	Manhattan		334,789		1,374,319
20	Home Life of New York		512,471	849,129	1,361,600
21	Illinois Life		23,961	1,106,060	1,130,021
22	Phoenix Mutual	17,011,162	231,516	863,930	1,095,449
23	Franklin Life	1,890,136	9,482	977,048	986,500
24	Northwestern National.			937,419	937,419
25	Michigan Mutual	8,343,765	70,891	745,818	816,709

d Reorganized in 1903.

# EXHIBIT IX.—PREMIUM NOTES AND LOANS TO POLICYHOLDERS—Continued.

Rank.	NAME OF COMPANY.	Admitted Assets Jan. 1, 1904.	Premium Notes.	Loans to Policy- holders.	Premium Notes and Loans.
	W 1-11. 16.4. 1	\$	\$	\$	\$
26 - 27	Fidelity Mutual	5,883,925 8,783,134	209,309 76,377	559,553 677,786	768,868 754,163
28	Conservative Life	1,546,048	734,156		734,156
29	Berkshire	12,693,704	61,848	668,079	729.927
30 30	Minnesota Mutual Inter-State of Indiana	1,788,150 841,833	11,152 602,703	639,110	650,262 602,703
32	Security Mutual, N.Y	1,988,870	14,124	584,115	598,240
33	Connecticut Mutual	64,932,955	577,521	••••••	577,521
34 25	State Life	1,083,977 2,205,636	8,260 35,542	501,728 419,476	509,988 455,018
35 36	Connecticut General	4,987,738	43,935	356,550	400,486
37 38	Royal Union	1,056,762	107,540	143,086	310,626
30 39	Union Mutual	6,385,413 10,196,359	31,852 148,229	241,394 121,046	273,246 269,275
40	Missouri State	479.549	46,825	215,446	262,271
41	Security T. and L. Presbyterian Ministers.	2,323,726	61,597	125,904 168,147	187,501 168,147
42 43	Equitable of Iowa	1,804,154 3,616,640	22,736	136,166	158,902
44	Maryland	2,343,890	17,356	133,829	151,185
45 46	Reserve Loan Life	240,681	10,460 4,200	133,325	143.785 129,894
47	Hartford Life	492,328 3,133,403	72,157	125,694 32,858	129,894
48	National of U. S. of A	4,691,649	8,994	87,762	96,756
49 50	Meridian L. & T	163,285	93,260	3,484 87,877	96,744 91,690
50 50	Boston Mutual Bankers of New York	275,479 1,172,720	3.743 16,470	67,881	84,352
51	Central of Iowa	266,296	9,150	41,174	50,324
52	Kansas City Life	212,500 205,898	27,734	46,363 15,328	46,363 43,068
53 54	Liberal Life	80,423	27,734	38,050	38,050
55	Pittsburgh L. & T	643,484	33,422	3,655	37.077
53 54 55 56 57 58 59	Security L. & A., Philadelphia	202,723 739,820	•••••	34.907 27,279	34,997 27,279
57 58	Reliance Life	2,018,701	•••••	22,689	22,680
59	Register L. and A	228,820	8,534	9,976	18,500
61	American Life	118,889 159,833	17.385 4,007	7,025	17,385 17,032
62	South Atlantic	284,339	12,370	1,037	13,407
63	Security L. & A., Greensboro	148,161	12,402		12,402
64 65	Wisconsin Life	143,338 178,214	3,666	. 8,144 4,146	8,144 7,812
65 66	Fed-ral Life    Security Mutual of Nebraska	73.608	4,428	1,292	5,720
67 68	German Mutual			4,800	4,800
69	Guaranty Mutual		469 1,912	3,495	3,964
70	Life Association of America	377,735	1,049		1,049
71 72	Columbia Life		559		559
73	Southern L. & T	537,367 702,932	500	127	500 327
74	Eastern Life	22,712	•••••	327 264	264
<b>7</b> 5	Inter-State of Ohio	1,5	None.	213	213
	Security Life & Accident	19 759	None.		
	Texas Life	148,351	None.		
	Aggregates		17,308,124	136919,458	154,227,582
1	Metropolitan			1,174,649	
2	Prudential	72,394,760	286,429	1,327,896	1,614,325
3 4	John HancockLife Insurance Co. of Virginia	27,153,490 1,565,414	130,137	1,039,542	1,169,679
5	Mutual of Baltimore	328,444		7,762	7,763
	Providence Life	34,746 755,099		4,844 1,670	4.844 1,670
7 8	Colonial	378.455		1,144	1,144
	Western and Southern	1,074,654	None.		
	Home Life of Delaware	129,699 124.953	None. None.		
	Immediate Benefit	44,343	None.		
	Contenuea Life	25,276	None.		
	Aggregates	209,665,645	768,741	3,571,286	4,340,027
	Combined Aggregates	2,265,221,193	18,076,865	140 490,744	158,567,609

# EXHIBIT X.—CASH ON HAND.

Showing the amount of Cash in Offices and Banks held by the companies on January 2, 1904 and a comparison with similar items at January 1, 1903.

Bank   NAME OF COMPANY   Jan   1, 1904   Bank   Offices and Jan   1, 1904   Banks   A   Offices and Jan   1, 1904   Banks   A   Offices and Jan   1, 1904   Banks   A   Offices and Jan   1, 1904   Banks   A   Offices and Jan   1, 1904   Banks   A   Offices and Jan   1, 1904   Banks   A   Offices and Jan   2, 1905   A   A   A   A   A   A   A   A   A					Jan. 2, 1903.
Mittual of New York	Rank.	NAME OF COMPANY.		Offices and	Offices and
Mittual of New York		Rouitable New York	\$	\$ or for mo	\$
New York Life		Mutual of New York	401,821,662	22,426,579	15,677,332
Northwestern Mutual				22,126,134	22,622,058
6         Hartford Life.         3.13,403         1,66a,063         575,509           8         Mutual Benefit         94,834,407         1,08,639         88,873           10         Penn Mutual.         0,785,560         1,008,039         88,873           11         Mutual Reserve         5,707,312         1,008,103         88,407         36,401           12         Manaschusetts Mutual.         39,009,01         80,304         88,407         36,504           13         Massachusetts Mutual.         39,009,00         80,324         56,504         36,504           14         Connecticut Mutual.         40,923,035         608,000         508,502         508,493           15         Phomix Mutual.         17,011,16a         435,593         490,504         308,807           17         Phomix Mutual.         17,011,16a         435,817         482,817         482,817         482,817         482,817         482,817         482,817         482,817         482,817         482,817         482,817         482,817         482,817         482,817         482,817         482,817         482,817         482,817         482,817         482,817         482,817         482,817         482,817         482,817         482,817		Northwestern Mutual			
Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bartistra   Bart		Hartford Life	3,133,403	1,662,063	575,599
Relinace Life	7		32,197,451		
Penn Mutual		Reliance Life	2,018,701		
German					357,912
National of Vermont			5,707,312		640,291 688.012
15   Connecticut Mutual	13	National of Vermont	28,360,350	821,221	502,545
Derising   12,093,704   00,898   501,499   17   Phemir Mutual   17,011,162   455,921   409,174   18   State Mutual   23,249,448   455,921   398,050   19   New England   35,744,010   343,817   482,214   20   Provident Savings   7,012,225   433,957   500,132   22   Union Central   38,650,388   381,011   390,693   37,012   391,690   202,689   380,073   392,822   20   Union Central   38,650,388   381,011   390,693   37,682   391,690   202,689   381,011   390,693   37,682   391,690   202,689   391,690   202,689   391,690   202,689   391,690   202,689   391,690   202,689   202,689   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690   202,690		Massachusetts Mutual	33,590,999	703,522	604,934
Pheenix Mutual	16		12,603,704	600,808	
New England.   35,744.070   438.877   482.874   20   Provident Savings   7,072.225   433.957   500,132   20   1010 Central.   38,600,388   340,073   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,603   330,403   330,403   330,403   330,403   330,403   330,403   330,403   330,403   330,403   330,403   330,403   330,403   330,403   330,403   330,403   330,403   330,403   330,403   330,403   330,403   330,403   330,403   330,403   330,403   330,403   330,403   330,403   330,403   330,403   330,403   330,403   330,403   330,403   330,403   330,403   330,403   330,403   330,403   330,403   330,403   330,403   330,403   330,4			17,011,162	455,921	409,174
20   Provident Savings   7,012,225   433,957   500,132   22   10   10   10   10   10   10   1			23,249,248	455,332	
22		Provident Savings	7,012,225		
Fidelity Mutual		Washington	16,963,886	426,073	
Manhaitan					
25   Conservative Life		Manhattan	17,682,605	270,040	146,605
Columbian National   537.367   218.652   90.732   28   National of U. S. A.   4.691.649   216.521   402.141   29   Michigan Mutual   8.343.765   205.559   145.731   218   118   118   118   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   128   1	25	Home of New York			
Rational of U. S. A.   4,501,549   346,521   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141   402,141					
Illinois Life	28	National of U. S. A	4,691,649	216,521	402,141
State Life					145,731
Union Mutual	31	State Life			
Security Mutual of New York   1,988,70   109,054   150,058   35   150,059   36,0524   36   Life Assoc. of America.   377,753   L45,427   (*)   37   Southern Loan and Trust   702,932   L42,212   (*)   38   Pittsburgh L. & T   643,484   125,642   (*)   39   Northwestern National   3,371,815   124,908   128,231   Life Assoc. of Northwestern National   3,371,815   124,908   128,231   Life Assoc.   8,783,134   120,673   66,766   24   Bankers of New York   1,172,729   114,728   90,737   24   49,971   275,479   99,733   34,151   275,479   114,728   90,737   275,479   114,728   90,737   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479   275,479	32	Union Mutual	10, 196, 359		43,713
Provident Life and Trust.   51,151,56a   160,497   360,624     26	33		0,385,413	170,249	105,474
Southern Loan and Trust   Coa,922   14,212   18   18   19   18   19   19   19   19	35	Provident Life and Trust		160,497	
Pittsburgh L. & T	36	Life Assoc. of America			<b> </b> (2)
Northwestern National   3,371,815   124,908   138,231   140,087,38   120,048   138,231   120,048   138,231   120,048   138,231   120,048   138,231   120,073   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   121,728   122,728   122,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,728   123,7	37 38		702,932 643,484		
United States   \$,783,134   120,673   66,766	39	Northwestern National	3,371,815	124.908	
42       Bankers of New York       1,172,729       114,728       90,737         43       Boston Mutual       275,479       99,732       34,161         44       Inter-State of Indiana       84,1833       79,724       49,971         45       Equitable of Iowa       3,616,640       64,280       87,978         46       Volunteer State Life       202,723       54,636       (d)         47       Security L. & A., Philadelphia       202,723       54,636       (d)         48       American Life       118,889       47,895       29,617         49       Security T. & L       2,323,726       46,006       72,822         50       Southwestern Life       159,833       41,151       (*)         51       South Atlantic       284,339       40,383       22,710         52       Bankers Reserve Life       205,898       38,442       (d)         53       Des Moines Life       1,083,977       37,674       19,534         54       Franklin Life       1,80,136       34,752       95,999         55       Presbyterian Ministers       1,80,154       33,927       26,868         56       Maryland       2,343,890       33,388       <			4,987,738		138,231
Boston Mutual   275,479   99,732   34,161		Bankers of New York			
Equitable of Iowa   3,616,640   64,280   87,978			275,479		34,161
Security L. & A., Philadelphia.   242,918   51,934   74,805   29,617	44				49,971 87,078
American Life.   202,723   54,636   d	46	Volunteer State Life	242,918		(*)
Security T. & L.   2,333,726   46,096   72,822	47			54,636	
51         South Atlantic         284, 39         40,383         22,710           52         Bankers Reserve Life         205,898         38,442         (d)           53         Des Moines Life         1,083,977         37,674         19.534           54         Franklin Life         1,800,136         34,752         95,999           55         Presbyterian Ministers         1,804,154         33,927         26,868           56         Maryland         2,343,890         33,388         40,380           57         Bankers of Nebraska         739,820         31,428         30,417           58         Reserve Loan         240,681         30,868         29,047           59         Inter-State of Ohio         165,516         29,523         21,135           60         Missouri State         479,549         17,386         8,315           62         Federal Life         172,214         15,698         17,540           63         Columbia Life         118,549         14,533         (*)           64         Wisconsin Life         143,338         14,373         7,121           65         Liberal Life         80,423         12,884         12,162           <	40	Security T. & L			72,823
52         Bankers Reserve Life         20,898         38,442         (d)           53         Des Moines Life         1,083,977         37,674         19,534           54         Frankin Life         1,80,136         34,752         95,999           55         Presbyterian Ministers         1,804,154         33,927         26,868           56         Maryland         2,343,890         31,428         30,417           58         Bankers of Nebraska         29,082         31,428         30,417           58         Reserve Loan         240,681         30,868         29,047           59         Inter-State of Ohio         165,516         29,523         21,135           60         Minnesota Mutual         1,768,150         27,263         29,682           61         Missouri State         479,549         17,386         8,315           62         Federal Life         172,214         15,698         17,540           63         Columbia Life         143,338         14,333         7,121           64         Wisconsin Life         143,338         14,333         7,121           65         Register L. and A         28,820         12,251         17,362	50	Southwestern Life	159,833	41,151	
Des Moines Life   1,83,977   37,674   19,534   54   Franklin Life   1,80,136   34,752   35,999   35,999   75,846   1,80,136   33,927   36,868   33,928   33,988   40,380   33,988   40,380   33,988   40,380   33,988   40,380   33,988   40,380   33,988   40,380   33,988   40,380   33,988   40,380   33,988   40,380   33,988   40,380   33,988   40,380   33,988   40,380   30,647   32,668   30,868   29,047   32,668   30,868   29,047   32,668   30,868   29,047   32,668   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   30,868   3	51	South Atlantic	284,339	40,383	
57         Bankers of Nebraska         739,820         31,428         30,477           58         Reserve Loan         240,681         30,868         29,047           59         Inter-State of Ohio         166,516         29,523         21,135           60         Minnesota Mutual         1,788,150         27,263         29,682           61         Missouri State         479,549         17,386         8,315           62         Federal Life         123,338         14,533         (*)           63         Columbia Life         143,338         14,373         7,121           64         Wisconsin Life         80,423         12,884         12,162           65         Register L and A         228,820         12,251         17,326           67         American Central         492,328         11,421         35,967           68         German Mutual         532,140         8,699         5,740           69         Eastern Life         22,712         8,500         (d)	53	Des Moines Life		37,674	
57         Bankers of Nebraska         739,820         31,428         30,477           58         Reserve Loan         240,681         30,868         29,047           59         Inter-State of Ohio         166,516         29,523         21,135           60         Minnesota Mutual         1,788,150         27,263         29,682           61         Missouri State         479,549         17,386         8,315           62         Federal Life         123,338         14,533         (*)           63         Columbia Life         143,338         14,373         7,121           64         Wisconsin Life         80,423         12,884         12,162           65         Register L and A         228,820         12,251         17,326           67         American Central         492,328         11,421         35,967           68         German Mutual         532,140         8,699         5,740           69         Eastern Life         22,712         8,500         (d)	54		1,890,136	34.752	95,999
57         Bankers of Nebraska         739,820         31,428         30,477           58         Reserve Loan         240,681         30,868         29,047           59         Inter-State of Ohio         166,516         29,523         21,135           60         Minnesota Mutual         1,788,150         27,263         29,682           61         Missouri State         479,549         17,386         8,315           62         Federal Life         123,338         14,533         (*)           63         Columbia Life         143,338         14,373         7,121           64         Wisconsin Life         80,423         12,884         12,162           65         Register L and A         228,820         12,251         17,326           67         American Central         492,328         11,421         35,967           68         German Mutual         532,140         8,699         5,740           69         Eastern Life         22,712         8,500         (d)	55 56			33,927 33,988	,
58         Reserve Loan         24,0681         30,868         29,047           59         Inter-State of Ohio         166,516         29,523         21,135           60         Minnesota Mutual         1,788,150         27,263         29,682           61         Missouri State         479,549         17,386         8,315           62         Federal Life         118,549         14,533         (*)           63         Columbia Life         143,338         14,373         7,121           64         Wisconsin Life         80,423         12,884         12,162           65         Register L. and A         228,820         12,251         17,326           67         American Central         492,328         11,421         35,967           68         German Mutual         332,140         8,699         5,740           69         Eastern Life         22,712         8,500         (d)	57	Bankers of Nebraska	739,820	31,428	
60         Minnesota Mutual         1,788,150         27,263         29,682           61         Missouri State         479,549         17,386         8,315           62         Federal Life         172,214         15,698         17,540           63         Columbia Life         118,549         14,533         (*)           64         Wisconsin Life         143,338         14,373         7,121           65         Liberal Life         80,423         12,884         12,162           66         Register L. and A         228,820         12,251         17,326           67         American Central         492,328         11,421         35,967           68         German Mutual         532,140         8,699         5,740           69         Eastern Life         22,712         8,500         (d)			240,681	30,868	29,047
61         Missouri State         479,549         17,386         8,315           62         Federal Life         172,214         15,698         17,540           63         Columbia Life         118,549         14,533         (*)           64         Wisconsin Life         143,338         14,373         7,121           65         Liberal Life         80,423         12,884         12,162           66         Register L. and A         228,820         12,251         17,326           67         American Central         492,328         11,421         35,967           68         German Mutual         323,140         8,699         5,740           69         Eastern Life         22,712         8,500         (d)	59			29,523 27,263	20,682
62     Federal Life     172,214     15,698     17,540       63     Columbia Life     118,549     14,533     (*)       64     Wisconsin Life     143,338     14,373     7,121       65     Liberal Life     80,423     12,884     12,162       66     Register L. and A     228,820     12,251     17,326       67     American Central     492,328     11,421     35,967       68     German Mutual     532,140     8,699     5,740       69     Eastern Life     22,712     8,500     (d)	61	Missouri State	479.549	17,386	8,315
60   Eastern Life	62 62			15,698	
60   Eastern Life	64			14,373	
60   Eastern Life	65	Liberal Life	80,423		12,162
60   Eastern Life	66 62	American Central			17,326
60   Eastern Life		German Mutual	532,140	8,699	5,740
Commenced business in roca A Includes money denosited at interest with trust cos. etc. A Reorganized in roca.	69	Eastern Life	22 712	8,500	(d)

Commenced business in 1903. A Includes money deposited at interest with trust cos., etc. d Reorganized in 1903.

#### EXHIBIT X.-CASH ON HAND.-Continued.

Rank.	NAME OF COMPANY.	Admitted Assets Jan. 1, 1904.	Cash in Offices and Banks. A	Cash in Offices and Banks. A
		\$	\$	
70	Security Mutual of Nebraska		8,117	(d)
71	Central of Iowa	266,206	7,810	5,121
72	Security L. & A. Greensboro.	148,161	6,820	5,121 4,154 (*)
<i>7</i> 3	Guaranty Mutual	13,218	6,113	(*)
74	Meridian L. & T		5,908	(d)
75 76	Kansas City Life	212,500	5.153	(4)
76	Royal Union	1,056,762	2,107	(*) (*)
77	Security Life & Accident	12,753	1,804	(~)
	Mutual of Illinois	241,567	None.	*******
	Texas Life	148,351	None.	671
	Aggregates	2,055,555,548	96,255,007	85,156,046
I	Prudential	72,394,760	7,610,148	4,916,070
2	Metropolitan	105,656,312	5,301,221	4,518,534
3	John Hancock	27,153,490	892,079	900,157
	Western and Southern	4,074,654	153,327	74,449
4 5 6	Life Ins. Co. of Virginia	1,565,414	135,424	79-374
	Colonial	I <b>२</b> 78.∡55	74,638	59,413
7	Mutual of Baltimore		34,632	25,676
8	Baltimore Life		32,219	29,250
9	Contentnea Life	25,276	25,276	(*)
10	Equitable Industrial	124,953	15,833	
11	Home of Delaware		6,004	
12	Providence Life		2,293	
13	Immediate Benefit	44,343	1,565	2,161
	Aggregates.	209,665,645	14,284,659	10,627,909
	Combined Aggregates	2,265,221,193	110,539,666	95,783,955

# EXHIBIT XI.—DEFERRED AND UNPAID PREMIUMS.

Showing the amount of Net Deferred and Unpaid Premiums of the several companies at January 1, 1904, and a comparison with similar items at January 1, 1903.

				JAN. 1, 1903.
Rank.	NAME OF COMPANY.	Admitted Assets	Net Deferred and Unpaid	Net Deferred
		Jan. 1, 1904.	Premiums.	and Unpaid Premiums.
		\$	\$	s
1	Equitable, New York	379,704,790	7,662,637	6,904,715
2	New York Life	352,652,048	6,167,727	5,441,304
3	Mutual of New York	401.821.662	5,032,889	4,775,483
4	Northwestern Mutual	178,200,625	2,252,756	2,107,974
5	Penn Mutual	60,785,960	1,636,613	1,520,939
6	Mutual Reserve		1,133,934	
7	Mutual Benefit	87,453,407	1,070,968	
8	Provident Life and Trust	51,151,562	882,033	854,694
9	Massachusetts Mutual	33,590,999	786,683	742,372
IO	Travelers	32,197,451	739.498	690, <i>7</i> 63
II	Germania		636,978	
12	Ætna Life		636,280	614,896
13	New England	35,784,010	634,504	593,877
14	National of Vermont		613,859	5 <b>83,861</b>
15 16	Union Central	38,630,328	583,153	554,017
	Provident Savings	7,012,225	545,842	479,829
17	State Mutual		535,112	458,872
18	Fidelity Mutual		411,574	366,282
19	Connecticut Mutual	64,932,955	358,932	353,016
20	Pacific Mutual	6,385,413	326,767	269,887
21	Phoenix Mutual	17,011,162	289,586	251,112
22	National of U. S. A	4,691,649	275.958	117.754
23	Northwestern National			
24	Manhattan	17,682,005		256,661
25 26	Washington		250,699	
	Berkshire.	12,693,704		230,633
27_	Home Life of New York	15,102,841	249,332	285,131

# EXHIBIT XI.—DEFERRED AND UNPAID PREMIUMS.—Continued.

		,		January, 1,
Rank.	NAME OF COMPANY.	Admitted Assets Jan. 1, 1904.	Net Deferred and Unpaid Premiums.	Net Deferred and Unpaid Premiums.
		\$	\$	\$
28	Illinois Life	5,015,659 10,196,359	222,233 209,863	191,559
29 30	Hartford Life.	3,133,493	178,117	201,907 179,411
31	State Life	2,205,636	173,619	140,981
32	United States. Conservative Life.	8,783,134	171,612	177,749
33	Michigan Mutual.	1,546,048 8,343,765	147,347 139,748	52,452 131,166
35	Presbyterian Ministers	1.804.154	138,914	81,809
33 34 35 37 38	Connecticut General Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security Mutual Security M	4,987,738 1,988,870	134,237	118,193
37 38	Security T and I.	2,323,726	134,223 98,082	78,670 89,295
39	Bankers of New York	1,172,729	96,493	89,293
40	Franklin Life	1,890,136	89,665	93.517
4I 42	Des Moines Life Equitable of Iowa	1,083,977 3,616,640	70,731 67,181	55,010 54,860
43	Columbian National	537,367	66,677	12,579
44	Minnesota Mutual	1,788,150	65 956	69,570
45 46	Royal Union	1,056,762 2,343,890	43,411 35,580	32,812
47	Pittsburgh L. & T	643,484	35,278	34.509 (*)
47 48	Inter-State of Indiana	841,833	32,141	19,136
49	Missouri State	479,549 739,820	28,840 27,305	17,193
50 51	Boston Mutual.	275,479	23,804	23,467 30,976
51 52	American Central	492,328	19,936	14,294
53	Federal Life	172,214	17,495	21,600
54	Central of Iowa	166,516 266,296	17,290 16,382	14,192 10,800
55 56	Reserve Loan	240,681	11,477	3,803
53 54 55 56 57 58	Mutual of Illinois	241,567	10,476	
58	South Atlantic	284,339 228,820	10,439 8,054	7,221
59 60	American Life	118,889	6,952	7,103 14,417
61	Life Association of America	377.735	6,635	(*)
6a	Eastern Life	22,712	6,563 5,851	(d) (d)
63 64	Bankers Reserve Life	212,500	5,511	id)
64 65 66	Reliance Life	2,018,701	5,184	(*) [*]
66	Security Mutual of Nebraska	73,608 163,285	5,121 4,968	(d)
67 68	Security L. & A., Greensboro.	148,161	4,581	2,164 1,599
69	Wisconsin Life	143,338	4,406	4,567
70	Guaranty MutualGerman Mutual	13,218	1,822	(*)
71 72	Volunteer State Life.	532,140 242,918	1,650 1,451	(*)
73	Columbia Life	118,549	565	<b>}•</b> }
74	Security Life & Accident.	12,753	215	(*)
<i>7</i> 5	Southern Loan and Trust	702,932	None.	(a)
	Southwestern Life	159,833		( <del>*</del> )′
	Liberal Life	80,423	None.	€ 825
	Texas Life	148,351	None.	None.
	Aggregates		36,851,909	5,310,038
I	Metropolitan		3,000,401	2,790,397
2 3	Prudential	72,394,760	2,317,334 648,628	1,812,796 548,615
3 4	Life Insurance Co. of Virginia	1,565,414	\$ 54,279	43,846
4 5	Mutual of Baltimore	328,444	34,106	39,993
0	Western and Southern	1,074,654	29,276 25,303	28,793 20,530
	Providence Life	378,455 34,746	16.020	16,241
	Baltimore Life	755,099	9,982	7.778
10	Equitable Industrial	124,953	I,116 None.	977 None.
	Immediate Benefit	129,699 44-343	None.	72
	Contentnea	25,276	None.	(*)
	Aggregates	21 07 10	6,460,672	33,594,327
	* Commenced business in 1903.   \$ Includes premium not	¹ 2,265,221,193	43,312,581	38,904,365
	* Commenced business in 1903.   ‡ Includes premium not	es.	d Reorganized	in 1903.

^{*} Commenced business in 1903.

[‡] Includes premium notes.

d Reorganized in 1903.

# EXHIBIT XII.—ALL OTHER ASSETS.

Showing the amount of All Other Assets, not specified in preceding exhibits, held by the companies on January 1, 1904, and a comparison with similar items at January 1, 1903.

Pb	NAME OF COMPANY	Admitted	Total of	January 1, 1903.
Rank.	NAME OF COMPANY.	Assets Jan. 1, 1904.	all Other Items. A	All Other Items. A
			\$	\$
1 2	Mutual of New York. Northwestern Mutual	401,821,662 178,200,625	2,988,301 2,618,608	2,540,777 2,326,010
3	Equitable, New York	370,704,700	2,540,824	2,642,908
4	New York Life	352,652,048	2,185,672	1,870,775
5	Union Central	87,453,407 38,630,328	1,481,698 1,244,590	1,339,570 1,087,997
7 8	Connecticut Mutual Ætna Life.	64,932,955	030.055	906,577 829,808
9	Penn Mutual.	68,069,863 60,785,960	855,358 546.898	470,252
Ió	National of Vermont.	28,360,350	482,716	471.687
11 12	Massachusetts Mutual Germania	33,590,999 32,476,116	467,552 355,262	454,917 346,185
13	Provident Life and Trust	51,151,562	324.525	324,170
14 15	State Mutual. Travelers	23,249,248 32,197,451	286.458 268,424	256,264 246,694
16	Pacific Mutual	6.385,413	257,633	209,692
17 18	New EnglandPhœnix Mutual	35,784,010 17,011,162	206,351 201,210	179,510 181,559
IQ	Manhattan	17,682,065	153,413	150,113
20	Washington	16,963,886	128,672	118,662
2I 22	Michigan Mutual	8,343,765 12,693,704	124,625 120.015	126,438 146,116
23	Provident Savings	7,012,225	118,407	104.956
24 25	United States	8,783,134 5,707,312	101,374 91,599	93.327 240.577
26	Connecticut General	4,987,738	84,433	81,125
27 28	Equitable of Iowa Home of New York	3,616,640 15,102,841	80,611 74,354	84,740 67,181
29	Union Mutual	10,196,359	72,113	67,681
30	Security T. and L	2,323,726	66,040	65,058
31 32	Northwestern National.	5,015,659 3,371,816	65,724 48,368	107,239
33 34	Franklin Life	3,371,816 1,890,136	36,198	28,047
34	Fidelity Mutual. Security Mutual of New York	5,883,925 1,988,870	35,820 29,274	27,407 14,374
35 36	National of U.S. A	4,691,649	27,607	19,251
37 38	Minnesota Mutual	1,788,150	26,866 26,719	24,428 39,651
39	State Life	2.205.636	19,929	14,080
40	Des Moines Life Bankers of Nebraska	1,083,977 739,820	19,182 18,587	11,630 12,197
41 42	Hartford Life	3,133,403	14,754	1,187,677
43	Inter-State of Indiana.	841,833 643,484	14,707	6,888
44 45	Pittsburgh L. and T	2,343,890	14,178 13,035	(*) 12,931
45 46	Missouri State	479,549	10,420	5.978
47 48	Presbyterian Ministers	1,804,154 2,018,701	9.326 8,051	7.834 (*)
49	German Mutual	532,140	6,076	5,913
50 51	Kansas City Life	212,500 228,820	5.533 4,249	(d) 4,161
52	Columbian National	537,367	3,907	1,925
53	American Central Central of U. S. A.	492,328 266,296	3, <b>83</b> 0 3,580	6,936 8,8 <b>6</b> 9
54 55 56	Life Association of America	377-735	2,524	(*)
56	Bankers Reserve Life	205,898	2,433	(d) 1,882
<i>57</i> 58	Federal LifeVolunteer State Life	172,214 242,918	2,161 2,150	(*)
59 <b>6</b> 0	Mutual of Illinois	241,567	2,159 1,948	None
61 61	Boston Mutual   Bankers of New York	275,479 1,172,729	1,502 1,460	9,900 1,713
62	Inter-State of Ohio	166,516	1,456	I.347
63 64	Reserve Loan. South Atlantic.	240,681 284,339	1,318 1,315	7,265 1,131
64 65 66 67 68	American Life	1 778.280	1,077	1,847
66 6~	Wisconsin Life. Security Mutual of Nebraska.	143,338	1,065	1,189 (d)
68	Conservative Life	143,338 73,608 1,546,048	950 828	2,711
69	Meridian L. and T. Columbia Life	102.285	740	727
_70_	A Items not specified in preceding exhibits. *Commenced busin	118,549	633 d Reorganised	in 2003
		y-3,		

## EXHIBIT XII.-ALL OTHER ASSETS-Continued.

Rank.	NAME OF COMPANY.	Admitted Assets Jan. 1, 1904.	Total of All Other Items, A	JAN. 1, 1903. All Other Items. A
71 72 73 74	Security L. & A. Greensboro. Generally Mutual Eastern Life. Security Life and Accident. Southern Loan and Trust. Security L. and A., Phila. Southwestern Life. Texas Life Liberal Life.	13,218 22,712 12,753 702,932 202,723 159,833 148,351	\$ 291 171 165 95 None None None None	\$, 6,289 (*) (d) (*) (*) (*) None (*) None
1 2 3 4 4 5 6 7 8 9 10 11 12	Aggregates.  Industrial Companies.  Metropolitan. Prudential John Hancock. Life Ins. Co. of Virginia Western and Southern. Mutual of Baltimore. Colonial Providence Life. Baltimore Life. Baltimore Life. Home Lufe of Delaware. Equitable Industrial Immediate Benefit. Contentnea Life Aggregates.  Combined Aggregates.  Items not specified in preceding exhibits.  * Commenced busines.	2,055,555,548 105,656,312 72,394,760 27,153,490 1,565,414 1,074,654 328,444 378,455 34,746 755,099 129,699 124,953 44,343 25,276 209,665,645 2,265,221,103	19.486,345 679,298 488,594 416,074 27,907 19,614 8,034 3,015 6,430 4,434 2,410 1,197 475 None	19,678,109 490,029 384,521 345,526 18,462 13,266 8,493 1,772 5,250 3,629 4,557 674 None (*) 1,276,161 21,073,187

# EXHIBIT XIII.-INVESTED ASSETS.

Showing the amount of Invested Assets held by the companies on January 1, 1904, and a comparison with similar items at January 1, 1903.

				JAN. 1, 1903.
Rank.	NAME OF COMPANY.	Admitted Assets Jan. I, 1904.	Invested Assets. A	Invested Assets. A
		\$	\$	<del></del> \$
I	Mutual of New York		377,179,740	349,752,510
2	Equitable, New York	379,704,790	356,754,054	333,071,707
3	New York Life	352,652,048	344,298,649	308,912,577
4	Northwestern Mutual			160,611,260
5	Mutual Benefit		83,837,759	79,200,510
-	Ætna Life		64,651,995	59.724,447
7	Connecticut Mutual		63,210,937	63,172,760
8	Penn Mutual		58,401,102	51,819,151
9	Provident Life and Trust		49,944,404	47,206,015
10	Union Central	38,630,328	36,795,068	32,282,827
11	New England	35,784,010	33,547,470	
12	Massachusetts Mutual		31,802,947	29,000,928
13	Germania		31,256,314	29,466,165
14	Travelers		31,058,343	28,132,550
15 16	National of Vermont		27,036,255	23,948,817
	State Mutual		21,713.027	20,020,045
17	Manhatan		16,684,828	16,175,025
18	Phœnix Mutual	17,011,162	16,369,315	
19	Washington Home Life of New York	16,963,886	16,208,658	15,954,708
20	Home Life of New York		14,683,638	13,724,959
2I	Berkshire	12,693,704	12,144,124	11,186,244
22	Union Mutual		9.678,225	8,967,358
23	United States		8,284,274	
24	Michigan Mutual	8.343,765	8,060,765	
25 26	Provident Savings		6,130,832	
	Pacific Mutual		5,677,563	
27	Fidelity Mutual	5,883,925	5,335,008	4,296,724

#### EXHIBIT XIII.—INVESTED ASSETS.—Continued.

		Admitted		Jan. 1, 1903.
Rank.	NAME OF COMPANY.	Amets Jan. 1, 1904.	Invested Assets. A	Invested Assets, A
		\$		-\$
28	Connecticut General	5.987.738	4,731,609	4,393,365
39 30	Mutual Reserve	5,015,659 5,707,312	4,512,368 4,439,105	3,813,909 4,453,008
31	National of U. S. A	4.601.640	4,038,052	2,859,370
32	Equitable of Iowa	3,616,640	3,465,264	3,002,403
33 34	Hartford Life	3.133.403	3,052,453 2,937,109	2,824,064
35 36	Maryland	2,343,890	2,222,693	2,134,495
36	State Life	2,205,636	2,012,088	1,371,975
37 38	Security T. and L	2,018,701 2,323,726	2,005,466 1,951,227	1,721,657
39	Security Mutual of N. Y	1,988,870	1,822,279	1,111,250
40	Franklín Life. Minnesota Mutual	1,890,136	1,764,024	1,429,224
41 42	Preshyterian Ministers	1,788,150 1,804,154	1,695,328 1,623,833	1,691,850 1,435,053
43	Conservative Life	1,546,048	I,377,294	1,210,830
44	Bankers of New York	1,172,729	1,074,776	956,509
45 46	Des Moines Life	1,083,977 1,056,762	994,064 986,633	477,344 800,124
47	Inter-State of Indiana	841,833	794,985	444,484
47 48	Southern L. & T	702,032	693, <i>7</i> 96	444.484
49	Bankers of Nebraska	739,820	692,114	514,400
50 51	German Mutual	643,484 532,140	594,028 524,414	(*) 506,332
52	Columbian National	537,367	466,109	246,372
52 53	American Central	492,328	465,582	286,276
54	Missouri State	479,549 377,735	440,289 366,827	240,896 (*)
56	South Atlantic.	284,339	265,498	252,231
55 56 57 58	Boston Mutual	275,479	250,173	145.739
58	Central of Iowa Volunteer State Life	266,296	242,334	159,762
59 60	Reserve Loan	242,918 240,681	239,308 227,886	(*) 107,211
61	Mutual of Illinois	241,567	222,769	None.
6a	Register Life and Annuity	228,820	216,517	I59.797
63	Security L. and A. of Phila Kansas City Life	202,723 212,500	<b>202,72</b> 3 <b>201,11</b> 6	(d) (d)
64 65 66	Bankers Reserve Life	205,898	197,141	(d)
66	Southwestern Life	159,833	159,833	(* <u>)</u>
67 68	Inter-State of Ohio	166,516 163,285	158,172 157,452	128,703 138,919
69	Federal Life	172,214	151,295	140,401
70	Texas Life	148,351	148,351	121,447
71 72	Security L. & A., Greensboro	148,161	143,260	108,511
73	Columbian Life.	143,338 118,549	137,187 115,507	119,467 (*)
74	American Life	118,889	109,460	77,615
75 76	Liberal Life	80,423	80,423	29,859
	Eastern Life	73,608 22,712	67,537 15,873	$\begin{pmatrix} (d) \\ (d) \end{pmatrix}$ ,
77 78	Security Life & Accident	12,753	12.443	(*)
79	Guaranty Mutual	13,218	11,225	(*)
	Aggregates	2,055,555,548	1,959.472,98 ₉	1801,494,289
1	Industrial Companies.  Metropolitan	105,656,312	101,976,612	85,272,350
2	Prudential	72,394,760	68,916,648	56,311,725
3	John Hancock	27,153,490	1 25.088.752	22,026.025
4	Life Insurance Co. of Va	1,565,414	1,460,946 978,814	1,176.047 808,095
5	Baltimore Life	755,099	740,684	628,144
7	Colonial	378,455	339.977 286,304	282,537
	Mutual of Baltimore	328,444	286,304	254,590
9 10	Home Life of Delaware		127,289 122,571	157,146 108,571
II	Immediate Benefit	44,343	36,432	-6
12	Contentnea Life	25,276	25,276	(")
13	Providence Life	34,746	11,817	8,209
	Aggregates		201,012,122	167,060,032
	Combined Aggregates	2,265,221,193	2,160,485.111	1968,544,321
	Commenced business in sec. 4 E-studies act admitted		D	

^{*} Commenced business in 1903. A Excluding not admitted items.

EXHIBIT XIV.—TOTAL LIABILITIES (JANUARY 1, 1904).

Showing the Amount of Liabilities of the several companies at January 1. 1904, together with the various Items of Liabilities.

Rank.	NAME OF COMPANY.	Reserves,	Unpaid Losses and Claims, Adjusted	Losses and Claims	Unpaid Dividends.	All Other Liabilities.	Tota! Liabilities.
			and Unadjusted.	Resisted.			
	Mutual of New York	\$ 336,246,040	\$ 1,980,936	\$ 96,665	\$ 131,046	\$ 1,372,131	330,826,818
2	Equitable, New York	301,632,153	2,217,668	27,500	456,687	1,712,205	306,046,213
3	New York Life	300,090,347	2,575,473	5,000	350,961	2,525.220	305,547,001
4	Northwestern Mutual Mutual Benefit	144,661,649	615,905	40,900	284,305	<i>j</i> 26,608,898	172,211,657
ş	Ætna Life	79,535,508 58,844,289	510,432 198,275	5,295 24,000	283,703 86,506	471,718 2315,116	80,806,656 61,468,186
	Connecticut Mutual	57,835,664	487,470	3,500	1,352,028	546,831	60,225,493
<i>7</i> 8	Penn Mutual	52,255,404	227,306	90,000	124,423	995,635	53,692,768
9	Provident L. and T	43,533,957	147.336	•••••	73,078	854,772	44,609,143
10 11	Union Central	32,009,785	66,023 321,486	39,000	21,025 172,264	480,026 120,672	32,615,895
12	Massachusetts Mutual	31,953,365 30,326,405	58,404	5,500 1,500	312,472	256,440	32,573,287 30,955,221
13	Travelers	29,033,127	79,156	3,000	3	1,744,726	30,860,009
14	Germania	27,723,648	161,176	3,500	42,075	39,045	27,969,444
15 16	National of Vermont State Mutual	25,015,047	63,935	50,000	10,227	207,773	25,346,982
	Washington	20,761,703 16,173,047	68,456 143,148	4,500	37,160	104,671 8,531	20,976,490 16,324,726
17 18	Phoenix Mutual	16,171,501	55,118			54.527	16,281,146
19	Manhattan	15,825,508	29,836	11,000	18,263	43,188	15,927,795
20	Home of New York	13,866,408	38,619	3,000	5.971	02,073	13,976,017
2I 22	Berkshire	11,756,247	39,854	2 500	536	48,128	11,844,765 9,576,225
23	United States	9,443,522 8,077,357	90,508 58,547	3,500 5,000	5.334 5.693	33,361 73,889	8,220,486
24	Michigan Mutual	7,979,047	6,650	3,000	545	25,700	8,011,942
25	Provident Savings	6,011,423	97,816	54,072	2,456	113.372	6,279,139
26	Pacific Mutual	5,221,940	33,065	7,995	••••	\$ 285,512	5,548,512
27 28	Fidelity Mutual	4,797,390	74.444	4,000	800	192,229	5,065,863
29	Connecticut General	4,694,421 4,322,373	32,241 63,654	13,500	40,360 821	30,765 179,129	4,811,287 4.565,977
30	Mutual Reserve	4.203,909	871,600	44,400	22,611	58,204	5,200,724
31	National of U. S. of A	3,201,899	47,098	28,458		214,036	3,491,490
32	Equitable of Iowa	3,036,526	11,278	2,000	6,176	6,510	3,062,490
33	Northwestern National Hartford Life	2,752,727	92,600	17,390 6,000	18,810	171,020	3.033.737
34 35 36	Maryland	\$ 2,043,892 1,910,078	250,050 15,330	0,000	4,829	5.633 2,887	2,325,285 1,933,124
<u>3</u> 6	State Life	1,759,657	37,500	10,000	,,,,,,	7,902	1,815,059
37 38	Security T. & L	# I,653,037	29,134	2,699		90,644	1,775.514
	Franklin Life	1,553,452	12,721	1,012	•••••	006	1,567,185
39 40	Minnesota Mutual Presbyterian Ministers	1,462,550 1,349,897	28,000 9,148	7,000		19,826 6,162	1,517,376 1,365,207
4I	Security Mutual, N. Y	1,284,578	23.253	3,000		86,325	1,397.156
42	Conservative Life	1,214,453	13,839				1,228,292
43	Bankers of New York	985,161	4,200	14,200		5,697	1,009,258
44	Royal Union	912,018	13,000	5,000	1,189	15,964 3,668	947,171
44 45 46	Inter-State Life	872,433 639,850	23,738	3,000		3,000	902,839 639,850
47	Bankers of Nebraska	574,823				1,749	576,572
47 48	Southern Loan & Trust	998				492,690	493,688
49	German Mutual	385,009	423		2,950	85	388,469
50	Missouri State	302,093 298,897	1,806	• • • • • • • • • • • • • • • • • • • •		32,284 3,648	334-377
51 52	American Central	291,124	2,500	5,000		2,266	304,351 300,890
53	Boston Mutual	220,413	7.315	2,114		3,989	233,831
54	Columbian National	199,486	2,459		• • • • • •	5,140	207,085
52 53 54 55 56	Reserve Loan	191,921	•••••	5,000	545		197,466
	Register L. and A Bankers Reserve	190,601		•••••	2,043	3,704	196,408
57 58	Bankers Reserve Central of Iowa	181,113					181,727 181,113
59	Wisconsin Life	130,537	2,000			III	132,648
59 60	Reliance Life	130,537 107,066		•••••	j	808	107,874
61	Kansas City Life	95,941		•••••	•••••	818	97.759
62 62	Federal Life	87,800 85,275				2,203	99 519 87,478
64	Security L. & A., Phila	59,438		•••••		2,203	59,438
63 64 65 66	Security L. & A., Phila Security Mutual, Neb	59,384 58,930				277	59,438 59,661
66	Life Assoc. of America	58,930	5,000	10,000		2,883	76,818
67	Inter-State Life	57,738	6,750	<u></u>	288	50	64,826

Including \$1,456,395 accident department. Including \$25,897,870 tontine and semi-tontine accumulations.

At 3½ per cent. Including \$275,578 accident department. At 3 per cent. Includes safety fund liability of \$1,137,375.

#### EXHIBIT XIV.—TOTAL LIABILITIES (JANUARY 1, 1904)—Continued.

Rank.	NAME OF COMPANY.	Reserves.	Unpaid Losses and Claims, Adjusted and Unadjusted.	Losses and Claims Resisted,	Unpaid Dividends.	All Other Liabilities.	Total Liabilities.
		\$	\$	\$	\$	S	\$
68	Meridian L. and T	48,183	li			200	48,383
69	American Life	39,114				15,997	55,111
7Ó	Liberal Life	35,012	2,000			1	37,012
71	Security L.&A. Gr'nsboro	33,358				14,671	48,028
72	Texas Life	27,433				12,675	40,108
73	Mutual of Illinois	27,238	3,000			7,831	38,069
74	Southwestern Life	12,403	2,000			5,005	19,408
75	Eastern Life	10,579					10,579
75 76	Guaranty Mutual	3,200				1,441	4,641
77	Columbia Life	978				240	1,218
78	Security Life & Acc	842		•••••		985	1,827
<b>7</b> 9	Volunteer State Life		•••••	•••••		2,236	2,236
	Aggregates	1,734,802,274	12,064,679	668,200	3,878,180	42,826,464	1,794,239,797
I	Metropolitan	94,008,266	311,183	55,147	47,231	542,627	94,964,454
2	Prudential	60,004,018	306,882	52,797	44,387	713,278	62,201,362
3	John Hancock	23,459,456	26,580	22,000	44,088	589,363	24,141,487
4	Life Ins. Co. of Va	1,193,178	14,455			27,908	1,235.541
6	Western and Southern	962,415					962,415
6	Baltimore Life	512,694	1,000			375	514,069
7 8	Mutual of Baltimore	283,861		•••••		375 2,839	286,700
8	Colonial	210,204	1,767			7,953	219,024
9	Home of Delaware	25,250				518	25,768
to	Immediate Benefit	17,283	•••••			936	18,21
II	Providence Life	6,039		130		2,000	8,169
12	Equitable Industrial	3,872	488		18	1,997	6,375
13	Contentnea Life	42	•••••	•••••	•••••	148	190
	Aggregates	181,676,579	75 <del>2</del> ,355	130,074	135,724	1,889,042	184,583,774
	Combined Aggregates	1,916,478,853	12,817,034	798,274	4,013,904	44,715,506	1,978,823,571

# EXHIBIT XV.-TOTAL LIABILITIES (JANUARY 1, 1903).

[This table is inserted for convenience of comparison.]

Showing the amount of Liabilities of the several companies at January 1, 1903, together with the various Items of Liabilities.

Rank.	NAME OF COMPANY.	Reserves.	Unpaid Losses and Claims, Adjusted and Unadjusted.	Losses and Claims Resisted	Unpaid Dividends,	All Other Liabilities.	Total Liabilities.
		s	s	\$	\$	\$	\$
1	Mutual of New York	311,303,247	1,633,914	54,272	140,628	1,161,397	314,293,458
2	Equitable, New York	277,847,000	2,549,314	37,300	600,721	1,629,953	282,664,288
3	New York Life	268,344,420	2,430,737	78,740	185,678	1,767,206	272,806,781
4	Northwestern Mutual	132,673,994	559,672	43,043	268,127	126,118,772	159,663,608
5	Mutual Benefit	75,073,672	444,044	41,500	279,180	389,091	76,227,487
ð	Connecticut Mutual	57.576,391	272,583	6,000	1,223,257	176,382	59,254,613
<i>7</i>	Ætaa Life	55,051,824	210,991	22,820		g 1,639,811	57.015,429
8	Penn Mutual	46,831,643	329,004		96,954	832,521	48,090,122
9	Provident Life and Trust.		95.733		63,282	809,643	41,913,865
IO	New England	30,458,863	190,169	16,500	174,771	78,212	30,918,515
11	Union Central	28,435,545	55,669	33,000	13,848	444,341	28,982,403
12	Massachusetts Mutual	27,797,221	85,076	13,000	97.439	372,107	28,364,843
13	Travelers	026,647,365	94,757	12,000	•••••	1,563,258	28,317,380
14	Germania	26,186,886	126,738	1,500	41,600	18,976	26,375,706
15	National of Vermont	22,522,149	13,209	25,000	7,618	177,861	22,745.837

g including \$789,001 accident department. / Including \$25,424,594 tontine and semi-tontine accumulations.

At 3½ per cent.

### EXHIBIT XV.—TOTAL LIABILITIES (JANUARY 1, 1903)—Continued.

Rank.	NAME OF COMPANY.	Reserves.	Unpaid Losses and Claims, Adjusted and Unadjusted	Losses and Claims Resisted.	Unpaid Dividends,	All Other Liabilities.	
		\$	\$	\$	\$	\$	\$
16	State Mutual		32,102 82,901	4,500	19,837	44,437	19,224,237 15,808,480
17 18	Manhattan	15.271.770	61.423	20,000	15,778	8,317 147,876	15,516,856
19	Phœnix Mutual Home Life of N. Y	14,824,995	39,582 67,228			63,786	14,928,363
20 21	Berkshire	12,867,248	59,637	9,000	6,114	159,219 23,961	
22	Union Mutual	8,775,668	95,350	1,300	5,102	31,284	8,907,404
23	United States	7,945,364	40,215	7,500	10,195	47,346	8,050,620
24 25	Michigan Mutual Provident Savings	7,436,737 5,111,258	10,000	42 040	862 212	23,783 26,242	7,471,382 5,304,261
20	Mutual Reserve	4,045,637	1,037,280	43,049 50,868	26,771	61,410	
27	Pacific Mutual	4,467,936	61,585	2,000		A 242,694	4,774,215
28 29	Fidelity Mutual		83,848 38,841	7,000	575	137,511	4,033,593
30	Connecticut General	3,002,070	35,919	7,000	3,467 1,140	14,410	3,967,650
31	Equitable of Iowa	2,579,386	10,173	17,000	2,538	9,163	3.953.539 2,618,260
32	Hartford Life	# I,903,298	214,319	6,500	10,507	6,316	2,140,940
33 34	Maryland		67,359 22,908		4,709	213,595 1,429	1,962,700
35 36	Security T. and L	# 1,388,012	58,896	17,000	4,709	41,232	1.K06.040
36	Minnesota Mutual		12,000	13,000		2,888	1,924,238
37 38	Franklin Life Northwestern L. and S	1,236,492	15,444 2,036	13,000		9,387	1,274,323
39	Presbyterian Ministers	1,189,911	5,000			12,408	1,207,319
40	State Life	1,143,518	16,500	10,000	864	5,368	1,176,250
41 42	Conservative Life National L. and T		8,291			46.000	985,350 841,354
43	Bankers of New York		2,404 6,200	19,300		46,779 25,522	821,774
44	Royal Union	738,843	14,661		1,273	19,776	774.553
45 46	Security Mutuel		29,500	1,000		73.437	038,533
40 47	Bankers of Nebraska Des Moines Life	406,703 365,805	22,500	5,500		500	406,703 994,404
47 48	German Mutual	374,025	423	3,300	3,591	599 183	378,222
49	Inter-State of Ind	311,906		•••••		838	812,244
50 51	Northern Central Boston Mutual	220,118 144,834	18,030	4,000		6,096	230,214 163,597
52	American Central	139,388	10,030	1,000	370	733 5,828	146,586
53	Register L. and A	130,150	!	•••••		235	139,394 120,837
54	Central of Iowa Missouri State	119,837	3,000	• • • • • •	• • • • • • • • • • • • • • • • • • • •	2 705	120,837
55 56	Wiscon in Life		1,000			3,795 182	107,073
57 58	Chicago Life	93,910	4,500			1,767	100,177
58	Federal Life	62,443 47,882	******	•••••	••••	8,720	71,163
59 60	Inter-State of Ohio	29,668	5,000	9,000	100	1,947	43,830
61	Columbian National	35,259			•••••	490	35.749
62 63	Mutual L. and T	26,807	777		•••••	3,181	30,705
64	Reserve Loan	24,484 22,085		5,000	•••••	5,045	29,529 27,085
65	Meridian L. and T	16,661			• • • • • •	, 3,830	20,491
66 62	Liberal Life	10,956 14,310	·····		•••••	7.717	18,673
67 68	Security L. & A	13,901			•••••		14,310
	Aggregales Industrial Companies.		11,502,942	662,392	3,398,249	42,138,073	1645521,286
1	Metropolitan	78,020,326	233,175	52,212	35,886	475,854	78,817,453
2	Prudential	49,685,559	235,283	20,601	39,308	744,124	59,724,935
3	John Hancock Life Insurance Co. of Va.	19,869,777	24,207	5,000	38,926	492,536 24,813	20,430,446 1,019,627
5	Western and Southern	981,440 746,344	13,374			24,013	446,344
5	Baltimore Life	414,437			•••••	375 4,880	446,344 714,812
7	Mutual of Baltimore Colonial	269,821 137,689					174,701
9	Home Life of Del	21,028	511			5.917 1,237	244,117 12,2665
10	Immediate Benefit	10,754	700			615	12,020
11 12	Providence Life Equitable Industrial	4,117	****	630	•••••	, 2,000 1,889	6,747
	argumente sutuatitati		170			1,009	2,059
	Aggregates,	150,161,292	507,420	78,443	114,180	1,754,240	159,615,575
	Combined Aggregates			740,835	3,512,499	43,892,313	1798136,861
ar Inc	cluding \$221,404 accident depa	rtment. e	At a ner cent	4 Include	s safety fund	Hability of \$	r. 196. g61.

# EXHIBIT XVI.-ADMITTED SURPLUS.

Showing the Amount of Admitted Surplus held by the various companies over all Liabilities, including Reserves, January 1, 1904; also showing the Assets and Liabilities, together with a comparison of the Surplus held January 1, 1903, and rank in the same.

		Admitted		Surplus	January	Rank.	
Rank.	NAME OF COMPANY.	Assets Jan. 1, 1904.	Liabilities.	to Policy- holders.	Admitted Assets.	Surplus.	, and
	Perilable New York	\$	\$	\$	\$	\$	
I	Equitable, New York Mutual of New York	379,704,790 401,821,662	306,046,213 339,826,818	73,658,577	358,417,285 382,432,681	75.752,997 68,139,223	1 2
3	New York Life	352,652,048	305,574,001	61,994,844 47,105,047	322,840,900	50,034,119	3
4	Penn Mutual	60,785,960	57,467,122	7,093,192	54.201.103	6,300,981	
\$	Mutual Benefit	87,453,407	80,806,656	6,646,751	82,857,559	6,630,072	5
	Ætna Life c Provident Life and Trust	68,067,863 51,151,562	61,468,186	6,599,677	63,401,214	6,385,785	
7	Union Central	38,630,328	44,609.143 32,615,895	6,542,419	49,221,423 33,925,816	7.307.558 4.943.413	4
9	Northwestern Mutual	178,200,625	172,211,657	6,014.433 † 5,988,968	165,141,239	5,477,631	8
to	Connecticut Mutual	64,932,955	60,225,493	4,707,462	65,634,605	6,370,002	7
11	Germania	32,476,116 35,784,010	27,969,444	4,506,672	30,695,581	4,319,875	10
13	National of Vermont	28,360,350	32,573,289 25,346,982	3,210,723 3,013,368	34,432,217 25,335,591	3,513,702 2,589,753	13
IĂ I	Massachusetts Mutual	33,590,999	30,955,221	2,635,778	30,960,145	2,595,302	14
ış ığ	State Mutual	23,249,248	20,976,490	2,272,758 1,910,827	21,678,560	2,454,323	15
	Reliance Life	2,018,701 17,682,005	107,874			Por	16
17	Travelers.	32,197,451	15,927,795 30,860,009	1,754,810 / 1,337,442	17,264,747 29,659,922	1,747,891 / 1,342,542	17
19	National of U.S. of A	4,691,649	3.491,490	1,200,159	3,016,091	1,053,391	19
20	Home Life of New York.	15,102,841	13,976,071	1,126,770	14,432,217	1,323,408	18
21	Berkshire Pacific Mutual c	12,693,704	11,844,765	848,939	11.831,275	801,922	22 21
22 23	Fidelity Mutual.	6,385,413 5.883,925	5,548,512 5,065,863	836,901 818,062	5,594,729 4,663,276	820,514 629,683	27
4	Hartford Life	3,133,403	2,325,285	808,118		886,784	20
25	Provident Savings	7,012,225	6,279,139	733,086	3,027,724 6,012,538	708,277	25
	Phoenix Mutual	17,011,162	16,281,146	730,016	15,699,212	770,849	23
27 28	Washington Union Mutual	16,963 886 10,196,359	16,324,726	639,160	16,544,579 9,608,117	736,099	24
29	Security Mutual of N. Y.	1,988,870	9,576,225 1,397,156	620,135 591,714	1,207,388	700,713 568,855	31
36	United States	8,783,134	8,220,486	562,648	8,621,758	571,138	30
3I	Equitable of Iowa	3,616,640	3,062 490	554.150	3,128,584	510,324	33 29
32	Security T. and L	2,323,726	1.775.514	A 548,212	2,082,613	A 576,573	29
33	Presbyterian Ministers.	5,707,312 1,804,154	5,200.724 1,365,207	506,588 438,947	5,741,679 1,570,662	519.713	32 35 28
34 35 36	Connecticut General	4,987,738	4,565,977	421,761	4.522.157	363,343 579,618	28
36	Maryland	4,987,738 2,343,890	1,933,124	410,766	2,284,535	332,544 350,786	37 36
37	State Lite Pittsburgh L. & T	2,205,636	1,815,059	399.577	1,527,030	350,786	
30	Northwestern National.	643,484 3,371,816	304,351 3,033,737	339,133 338,079	(*)	(*)	::
40	Michigan Mutual	8,343,765	8,011,942	331,823	7,769,043	297,661	39
41	Columbian National	537,367	207,085	330,282	260,876	225,117	42
48	Franklin Life	1,890,136	1,567,185	322,95 t	1,550,787	276.464	40 38
43 44	Life Assoc. of America.	1,546,048	1,228,292 76,818	317,756 300,917	1,286,572	301,222 (*)	
13	Minnesota Mutual	377-735 1,788,150	1,517,376	270,774	1,790,209	465,971	34
45	Volunteer State Life	242,918	2,236	240,682	(*)	(7.	
47	Southern Loan & Trust. Illinois Life	702,032	493,688	209,244	(*)	(*) *60.008	;;
40	Mutual of Illinois	5,015,659 <b>241,567</b>	4,811,287 38,069	204,372 203,498	4,136,658	169,008	44
49 50	Inter-State of Indiana	841,833	639,850	201,983	470,508	158,264	45
5t	South Atlantic	284,339	87,478	196,861	268,357	218,528	43 46
59	American Central Des Moines Life	492,328	300,890	191,438	304,813	158,227	46 48
53 54 55 56	Bankers of New York	1,083,977 1,172,729	902,839 1,009,258	181,138	540,198 1,060,787	145,794 239,013	45 41
35	Bankers of Nebraska	730.820	576,572	163,471 163,248	548,815	142,112	50
56	Missouri State	479,549	334-377 388,467	145,172	250,560	130,278	52
57 58	German Mutual	532,140		143,673	513,820	135,598	51
58 50	Security L. & A., Phila Southwestern Life	202, <b>72</b> 3 150,833	59,438 19,408	143,285	(*)	(*)	::
: 86	Columbia Life	118,549	1,218	140,425 117,331	\ <b>*</b> /	<b>}</b> •}	١
61	Meridian L. and T	163,285	48,383	114,902	141,810	121,319	53
62	Kansas City Life	212,500	97.759	114,741	(d)	(d)	
93	Royal Union Texas Life	1,056,762	947,171	109,591	856,318	81,765 107,137	60
쭕	Inter-State of Ohio	148,351 166,516	40,108 64,826	108,243 101,690	121,447 144,530	100,700	55
63 63 65 65 68 68	Security L.& A. Gr'sboro	148,161	48,028	100,133	112,492	98,591	54 55 57 62 58 61
67	Central of Iowa	266 296	181,113	85,183	173,034	52,197	62
68	Federal Life	172,214	99,519 55,111	72,695 63,778	164,978 86,559	93,815 57, <b>03</b> 0	2.

^{*}Commenced business in 1903. † Including tontine fund, surplus is \$30,309,546 for 1901; \$30,902,225 for 1902, and \$31,886,847 for 1903. c Includes accident department. d Reorganized in 1903.

## Reserve at 3 per cent. / Reserve at 3 per cent.

#### EXHIBIT XVI.-ADMITTED SURPLUS-Continued.

Rank.	NAME OF COMPANY.	Admitted	Liabilities.	Surplus	JANUARY	Rank	
		Assets Jan. 1, 1904.	Linding.	te Pelicy- holders.	Admitted Assets.	Surplus.	
		\$	\$	\$	\$	\$	
70	Liberal Life	80,423	37,012	43,411	18,673	12,507	68
71	Reserve Loan	240,681	197,466	43,215	112,273	85,188	59 66
72	Boston Mutual	275,479	233,831	41,648	186,665	23,068	
73	Register L. & A	228,820	196,408	32,412	171.551	32,157	63
74	Bankers Reserve	205,898	181,727	24,171	(d) -	(d)	
75 76	Security Mutual of Neb	73,608	59,661	13.947	(d)	(đ)	
76	Eastern Life	22,712	10,579	12,133	(d)	(d)	٠
77 78	Security Life & Acc	12,752	1,827	10,926	(*)	(*)	٠
78	Wisconsin Life	143,338	132,648	10,690	125,223	18,150	67
79	Guaranty Mutual	13,218	4,461	8,577	(*)	(*)	
	Aggregates	2,055,555,548	1,794,239,797	261,315,751	1,645,521,286	269,969,973	••
1	Metropolitan	105,656,312	94,964,454	10,691,858	89,168, <i>7</i> 91	10,351,338	1
2	Prudential	72,394,760	62,201,362	10,193.398	60,245,340	9,521,405	2
3	John Hancock	27,153,490		3,012,003		2,745,994	3
4	Life Ins. Co. of Va	1,565,414		329,873	1,271,381	251,754	4
5	Baltimore Life	755,099	514,069	241,030		229,030	5
6	Colonial	378,455	210,024	159,431	314,260	170,143	ð
7	Equitable Industrial	124,953	6,375	118,578	111,631	109,572	9
8	Western and Southern	1,074,654	962,415	112,239		129,663	8
9	Home of Delaware	129,609	25,768	103,931	158,006	135,741	7
10	Mutual of Baltimore	328,444	286,700	41,743	302,543	27,842	10
II	Providence Life	34,746	8,160	26,577	29,450	22,703	11
12	Immediate Benefit	44.343	18,219	26,124		21,832	IS
13	Contentnea Union	25,276	190	25,086	33,901 (*)	(*)	•••
	Aggregates	209,665,645	184,583,774	25,081,871	176,331,592	23,716,017	
	Combined Aggregates	2,265,221,193	1,978,823,571	286,397,622	2,091,882,851	293,685,990	

* Commenced business in 1903. d Reorganized in 1902.

EXHIBIT XVII.—ORDINARY AND SPECIAL SURPLUS.

Showing the total Surplus funds held by the companies on Special and Ordinary policies including amounts apportioned for distribution, January 1, 1904, compared with similar items on January 1, 1904.

Rank				Total	JANUARY 1, 1903.		
Total Sur- plus.	NAME OF COMPANY.	Ordinary Surplus.	Special Surplus,	Surplus Funds Jan. 1, 1904.	Ordinary Surplus.	Special Surplus.	TS
<u></u>		\$	\$	\$	\$	\$	广
I	Equitable, New York	11,279,782	62,378,795	73,658,577	11,359,800	64,393,197	l
2	Mutual of New York	59,164 844	j 2,830,000	61,994,844	65,119,223	13,020,000	Į
3	New York Life	8,031,123	39,073,924	47,105,047	10,511,715		ı
4	Northwestern Mutual	5,988,968	<b>#25,897,879</b>	31,886,847	5,477,631	25.424.594	1
5	Ætna Life c	5,038,392	\$ 2,302,444	7,340,836	4,870,802	\$2,251,587	1
	Penn Mutual	3,318,838	3.774.354	17,093,192	13,027,140	3,273,841	1
7	Mutual Benefit	6,646,751		6,646,751	6,630,072		1
8	Provident Life and Trust.	6,542,419	•••••	6,542,419	7,307,558	•••••	
9	Union Central	6,014,433	•••••	6,014,433	4,943,413		:
10	Connecticut Mutual	8 4,707,462		4,707,462	8 6,379,992		1
11	Germania	2,741,251	₱ 1,765,421	4,506,672	2,818,904		1
12	New England		0 40,384	3,251,107	3,513,702	0 13,591	1
13	National of Vermont	1,330,465	# 1,682,903	3,013,368	1,129,539	# I,460,2I4	] 1
14	Massachusetts Mutual	2,635,778	199,054	2,834,832	2,595,302	<b>₱ 156,703</b>	] 1
15	State Mutual	2,187,281	<i>●</i> 85,477	2,272,758	2,402,323	0 52,000	1
16	Home of New York	1,126,770	¢ 1,142,219	2,268,989	1,323,408	<i>€</i> 983,060	1
17	Reliance Life	1,910,827	•••••	1,910,827	(*)		١.
18	Manhattan	1,754,810		1,754,810	1,747,891		1 2
19	Travelers	/ I,337,442	•••••	I,337,442	/ I,342,542		1
20	National of U. S. A	1,200,159	••••	1,200,159	1,053,391		1
21	Berkshire	848,939		848,939	801,922		1 2
22	Pacific Mutual c	836,goz		836,901	820,514		2
23	Fidelity Mutual			818,062	629,683		1
24	Hartford Life			808,118	886,784		2
25 26	Phœnix Mutual	730,016	<b>≠</b> 13,162	743,178	770,849	<b>₱ 10,414</b>	1 2
	Provident Savings	733,086		733,086	708,277		1
27	Washington	639,160	l	639,160	736,099		) 2

*Commenced business in 1903. c Includes accident department. c Dividend-endowment accumulations treated as liabilities. c Reserve calculated at three per cent. on new policies since 1882. j Dividends apportioned payable during year. / Reserve at 34 per cent. s Exclusive of extra reserve on life rate endowments included in liabilities. c Dividends apportioned payable in 1904 and subsequent years.

### EXHIBIT XVII.—ORDINARY AND SPECIAL SURPLUS.—Continued.

Rank				Total	JANUARY	1, 1903.	Rank
Total Sur- plus.	NAME OF COMPANY.	Ordinary Surplus.	Special Surplus.	Surplus Funds Jan. 1, 1904.	Ordinary Surplus.	Special Surplus.	Total Sur- plus.
	Ilaian Matual	\$	\$	\$	\$	\$	
28 29	Union Mutual	620,134 591,714		620,134 591,714	700,713 568,855		96 31
30	Connecticut General	419,904	164,859	584.763	410,582	169,036	28
31	United States	562,648	• • • • • • • • • • • • • • • • • • • •	562,648	571,138		30
32	Equitable of Iowa	438,535	115,615	554,150	405,216	105,108	33
33	Security T. and L Mutual Reserve	\$ 548,212 506,588		548,212 506,588	# 576,573	5,894	29
35	Presbyterian Ministers	438,947		438,947	519.713 <b>363,343</b>	3,094	32
36	Maryland	410,766		410,766	332,544	•••••	37
34 35 36 37 38	State Life	390,577		390,577	350,786		36
38	Pittsburgh L. and T Northwestern National	339,133		339,133	(d)		
39 40	Michigan Mutual	338,079 331,823		338,079 331,823	297,661		39
41	Columbian National	330,282		330,282	225,127	1	42
42	Conservative Life	317,756		317.756	301,222		38
43	Franklin Life	180,079	127,144	307,223	276,464	<b></b>	40
44	Life Assoc. of America Minnesota Mutual	300,917		300,917	(*)		::
44 45 46	Volunteer State Life	270,774 240,682		270,774 240,682	465.971 (°)		34
47	Southern Loan and Trust.	209,244		209,244			
47 48	Illinois Life	204,372		204,372	169,008	3,467	44
49	Mutual of Illinois	203,498	••••••	203,498		•••••	::
50 51	Inter-State of Indiana South Atlantic	201,983 196,861		201,983	158,264 218,528		45
52	American Central	191,438		196,861	158,227	,	43 46
53	Des Moines Life	181,138		181,138	145,794		48
54	Bankers of New York	163,471		163,471	239,013		41
53 54 55 56	Bankers of Nebraska	163,248	•••••	163,248	142,112		50
50	Missouri State	145,172		145,172	130,278		52 51
57 58	Security L. and A., Phila.	143,285		143,285	135,598 (d)		3-
59	Southwestern Life	140,425		140,425			
60	Columbian Life	117,331		117,331	( <del>*</del> )		••
61	Meridian L. and T	114,902	•••••	114,902	121,319		53
6a	Kansas City Life Royal Union	114.741	•••••	114,741	(d) 81,765		60
63 64	Texas Life	108,243		109,591	107,137		54
65 66	Inter-State of Ohio	101,690		101,690	100,700		55 57 62
66	Sec. L. & A., Greensboro.	100,133		100,133	98,591	· · · · · · · /	57
67 68	Central of U. S. A Federal Life	85,183		85,183 72,695	52,197 93,815	•••• •••	58
69	American Life	72,695 63,778		63,778	57,030		61
70	Liberal Lite	43,411	•••••	43,411	12,507		68
71	Reserve Loan	43,215	•••••	43,215	85,188		59 66
72	Boston Mutual	34,047	•••••	34,047	7,601		60 63
73 74	Register L. and A	32,412 24,171		32,412 24,171	32,157 (d)	1	
75	Security Mutual of Neb	13,947		13,947	\ <b>a</b> \		••
75 76	Eastern Life	12,133		12,133	(d)		
77 78	Security Life and Acc	10,926		10,926			:- -
	Wisconsin Life	10,690		10,690	18,150 (*)	::::::::	67 
79	Cumanty Municipal	8,577		8,577	<u>'''</u>		
	Aggregates Industrial Companies.	152,796,118	141,466,490	294,262,608	158,228,587	<b>142,35</b> 0,555	••
I	Metropolitan	10,691,858		10,691,858	10,351,338	<b> </b>	I
2	Prudential	10,193,398	<i>j</i> 858	10, 104,256 3,086,388	9,521,405	j 215,073	2.
3	John Hancock	3,012,003	₱ 74.3 ⁸ 5		2,745,994	p 68,892	3
<b>4</b> 5 6	Life Ins. Co. of Virginia.   Baltimore Life	329,873 241,030		399,873 241,030	251,754 229,030		4
3	Colonial	159,431		159,431	170,143		5 6
	Equitable Industrial	118,578		118,578	109,572		8
8	Western and Southern	112,239		112,239	129,663		
9	Home of Delaware	103,931		103,931	135,741	j	7 10
10	Mutual of Baltimore Providence Life	41.743 26,577		41.743 26.577	27,842	1	II
12	Immediate Benefit	26,124	!	26,577 26,124	21,832	1	12
13	Contentnea Life	25,086		25,086	(*)		•
	Aggregates	25,006,628	75,243	25,081,871	23,717,017	<b>28</b> 3,965	
	Combined Aggregates.	177,802.746	141,541,722	286 397.622	181,945.604	E42.624.590	
		, -,,,,,40	· -T	37,100			<del></del> -

^{*} Commenced business in 1903. d Reorganized in 1903. A Reserve at 3 per cent. j Dividends apportioned payable during year. p Inclusive of dividends apportioned for current and subsequent years.

# Exhibit XVIII.—Increase in Assets, Liabilities and Surplus.

Showing the Increase in Assets, Liabilities and Surplus during the year 1903 and the Rank of the companies in each item.

NAME OF COMPANY.	Increase in Assets.	Rank.	NAME OF COMPANY.	Increase in Liabilities.	Rank.	NAME OF COMPANY.	Increase in Surplus.	Done
	\$	_		\$	+		- \$	-
New York Life	20.811 148	1	New York Life	32,740,220	1	Reliance Life	1,910,827	b
Equitable, N. Y Mutual of N. Y	21.287.505	2	Mutual of N. Y	25.522.260	2	Union Central	1,071,020	
Mutual of N. V	10.288 081	3	Equitable, N. Y	23,333,300	3	Penn Mutual	792,211	
Northwestern Mut	13 050 386		Northwestern Mut	13 548 040		Northwestern Mut.	* 511 337	
Penn Mutual	6 204 855	4	Penn Mutual	5,602,646	4	National of Vt	423,614	
Union Central	4.504.057	5	Mutual Benefit		5	Pittsburg L. & T		18
Ætna Life	4,666,649		Ætna Life	4,579,169		Life Asso. of Amer.	339,133 a 300,917	
Mutual Benefit	4,000,040	7 8	Union Central	4,452,757	7 8	Volunteer State Life	a 240,682	
National of Vermont	4,595,848		National of Vt	3,633,492	9	Ætna Life	213,892	
Massachusetts Mut.	3,024,759	9	National of Vt Provident L. & T	3,601,144	10	Mutual of Illinois.		
Provelers	2,630,854	II	Massachusetts Mut.		II	Fidelity Mutual	203,498	ļ
Fravelers Reliance Life, Provident L. & T	2,537,529					Germania	188,379	1
Provident I & T	a 2018701	12	Travelers	2,542,629	12	Nat'l of U. S. A	186,797 146,768	
Provident L. & I	1,930,139	13	State Mutual	1,852,253	13		140,700	ΙĊ
Germania National of U. S. A	1,780,535	14	New England		14	Southwestern Life.	a 140,425	
National of U. S. A	1,675.548	15	Germania	1,593,738	15	Sec. L. & A., Pa	a 120,949	ľ
State Mutual	1,570,688	16	National of U. S.A.	1,528,790	16	Columbia Life	a 117.331 105,155	lā
New England	1,351,793	17	Phoenix Mutual	1.352,783	17	Columbian Nat'l	105,155	I
Phoenix Mutual	1,311,950	18	Fidelity Mutual	1,032,270	18	Kansas City Life	d 100.631	I
Fidelity Mutual	1,220,649	19	Provident Savings	974.878	19	Union Mutual	80,579	I
Provident Savings	999,687	20	Connecticut Mut	970,880	20	Maryland	78,222	2
Illinois Life	879,001	21	Home Life of N. Y.	867,262	21	Presbyterian Min	75,604	2
Berkshire	862,429	22	Illinois Life	843.637	22	Berkshire	47,017	2
Pacific Mutual	790,684	23	Berkshire	815,322	23	Franklin Life	46,487	
Security Mut, of N.Y.	780,482	24	Pacific Mutual	774,297	24	Equitable of Iowa	43,826	
State Life	678,600	26	Connecticut Gen	762,438	25	Inter-State Life	43.719	2
Home Life of N. Y	670,624	27	Sec. Mutual, N. Y.	758,623	26	Massachusetts Mut.	40,476	2
Pittsburgh L. & T	a 643.484	28	Union Mutual	668,821	27	State Life	39.791	
Union Mutual	588,242	29	State Life	638,800	28	Illinois Life	35,364	2
Michigan Mutual	574.722	30	Michigan Mutual	540,560		Des Moines Life	35-344	2
Des Moines Life	543.779	31	Washington	516,246		Michigan Mutual	34,162	3
Equitable of Iowa	488,056	32	Des Moines Life	508,435		American Central	33,211	
Connecticut General	454,581	33	Equitable of Iowa	444,230	32	Central of Iowa	32,986	3
Washington		34	Manhattan	410,939	33	Liberal Life	30,904	
Manhattan	419,307 417,858	35	Inter-State of Ind.	327,606	35	Boston Mutual	30,047	13
Life Ass. of America	a 377.735	37	Pittsburgh L. & T.	a 304.351	36	Royal Union	27,826	3
Inter-State of Ind	371,325	38	Franklin Life	a 304,351 292,862	37	Provident Savings .	24,809	3
Franklin Life	339.349	39	Columbian Nat'l	271,336	38	Security Mut., N.Y.	22.850	3
Columbian National	276,491	40	Columbian Nat'l Security T. & L	269.474	39	Bankers of Neb	22,859	3
Conservative Life	259,476	41	Conservative Life	242,942	40	Mutual Benefit	16,679	3
Volunteer State Life,	a 242,918	42	Missouri State	214,095	41	Conservative Life.	16.534	4
Mutual of Illinois	241,567	43	Minnesota Mutual.	193,138	42	Pacific Mutual	16,534	1
Security T. and L	241,113		Bankers of N. Y	187,484	43	Eastern Life	d 16,331 14,894 a 10,926	4
Presbyterian Min		44	Hartford Life	T84 245	44	Missouri State	T4.804	1
Missouri State	233,492 228,989	45	Royal Union	184,345 172,618		Security Life & Ac.	a 10.026	1
Royal Union		47	Reserve Loan	170, 281	45	Guaranty Mutual	a 8.577	1
Bankers of Neb	200,344	47 48	Bankers of Neb	170,381	47	German Mutual	8,075	C
American Central	191,015		United States	169,866	47 48	Security Mut., Neb.	d 6,001	C
Security L. & A., Pa.		49	Presbyterian Min	109,000		Manhattan	d 6,991 6,919	17
United States	d 180,387	50	American Central.	157,888	49	American Life	6,748	17
Southwestern Life	161,376 a 159,833	51	Reliance Life	154,304	50	Bankers Reserve	d 6,441	12
Kansas City Life	4 159,033	52	Bankers Reserve	a 107,874	51	Sac I & A N C		
	d 133,389	53		d 82,636	52	Sec. L. & A., N. C. Texas Life	1,542	15
American Life	132,330 128,608	54	Life Ass.of America	a 76,818	53	Leter State of Ohio		
Reserve Loan		55	Boston Mutual	70,234	54	Inter-State of Ohio.	990	
Columbia Life	a 118.549	56	Central of Iowa	60,276	55 56	Register L. and A	255	
Bankers of N. Y	111,942	57	Sec. L. & A., Pa	d 59,438	50	Travelers	- 5,100	5
Hartford Life	105.679	58	Register L. and A	57.014	57 58	Meridian L. & 1	- 6,417	5
Boston Mutual	104,281	59	Mutual of Illinois.	38,069		Wisconsin Life	- 7.460 - 8,490	15
Central of Iowa	93,262	60	South Atlantic	37,649	59	United States	- 8,490	5
Bankers Reserve	d 89,077	61	Sec. L. & A., N. C.	34,127	60	Northwest'n Nat'l	- 9,761	15
Maryland	59.355	62	Kansas City Life	d 32,758	61	Mutual Reserve	- 13.125	
Register L. and A.	57,269	63	Federal Life	28,356	62	Federal Life	- 21,120	
Liberal Life	49,243	64	Meridian L. & T	27,892	63	South Atlantic	- 21,667	
Liberal Life Sec. L. & A., N. C	35,669	65	Texas Life	27,209	64	Security T. & L	- 28,361	K
Security Mut. of Neb	d 29,560	67	American Life	25,582	65	Phoenix Mutual	- 40,833	1
Texas Life	26,904	68	Wisconsin Life	25,575		Reserve Loan.,	- 4I.073	16
nter-State of Ohio	21,986	69	Security Mut., Neb.	d 22,569	67	Reserve Loan Bankers of N. Y	- 75.542	6
Meridian L. & T	21,475	70	Security Mut., Neb. Inter-State of Ohio.	20,966	69	Hartford Life	- 75.542 - 78,666	6
Castern Life	d 20,043	71	Southwestern Life .	a 19,408	70	Washington	- 90,939	C
Visconsin Life	18,115	72	Liberal Life	18,339	72	Connecticut Gen	157,857	14

The minus sign (—) indicates a decrease.

* Including tontine fund, increase is \$1,084,622.

* Commenced business in 1903.

* Reorganized in 1903.

#### EXHIBIT XVIII.—INCREASE IN ASSETS, LIABILITIES AND SURPLUS.—Continued

1	1		1					
NAME OF COMPANY.	Increase in Assets,	Rank.	NAME OF COMPANY.	Increase in Liabilities.	Rank.	NAME OF COMPANY.	Increase in Surplus.	Rank.
	\$	_		S				,-
German Mutual	18,320	73	German Mutual	10,245	73	State Mutual	- 181,465	70
South Atlantic	15,982		Guaranty Mutual	8 4,641		Minnesota Mutual.	- 195,197	71
Guaranty Mutual	4 13,218		Eastern Life	d 3,712		Home Life of N. Y.	<b>— 196,638</b>	72
Security Life & Acc.	# 12,753		Volunteer State	# 2,236		New England	- 302,979	73
Federal Life	- 7,236		Security Life & Acc			Provident L. & T	- 765,139	74
Minnesota Mutual	2,059		Columbia Life	a 1.218		Connecticut Mut	<b> 1672530</b>	75
Mutual Reserve	- 34,467	79	Maryland	- 18,86 ₇	79	Equitable, N. Y	- 2094420	
Northwestern Nat'l	- 405,484	80	Mutual Reserve	- 21,242	Bo	New York Life	2929072	78
Connecticut Mutual.	701,650	81	Northwest'n Nat'l	- 395,723	81	Mutual of N. Y	6144379	77
		-	1					-
Aggregates Industrial Cos.	140064289	••	Aggregates Industrial Cos.	148718511	••••	Aggregates	— 86 <u>5</u> 3988	
Metropolitan	16,487,521	1	Metropolitan	16, 147,001	I	Prudential	671,993	1
	12,149,420		Prudential	11,477,426		Metropolitan	340,520	9
John Hancock · · · ·	3,977,050		John Hancock	3.711.041	3	John Hancock	266,000	3
Life Ins. Co. of Va	204,033		Western & South'n		4	Life ins. Co. of Va.	78,119	4
Western & Southern.	198,647	5	Life Ins. Co. of Va.	215,914	5	Contentnea Life	a 25,086	5
Baltimore Life	111,257	6	Baltimore Life	99,257	ð	Mutual of Balt	13.901	6
Colonial	64,195	7	Colonial	74,907	7	Baltimore Life	12,000	
Home Life of Del	28,307	8	Mutual of Balt	11,999	8	Equitable Industr'i	9,006	
Mutual of Baltimore.	25,901	9	Immediate Benefit.	6,150	9	Immediate Benefit	4,292	9
Contentnea Life	a 25.276	IO	Equitable Industr'i	4,316	IO	Providence Life	3,874	
Equitable Industrial.	13,322	II	Home Life of Del.,	3,503	ΪI	Colonial	- 10,712	
Immediate Benefit	10,442	[2	Providence Life	1,422	12	Western & South'n.	- I7,424	13
Providence Life	5,296	13	Contentnea Life	# I90	13	Home Life of Del	<u> — 31,810</u>	13
ŀ							<del></del>	-
Aggregates	33,334,053	<u></u>	Aggregates	31,968,199	<u></u>	Aggregates	1,365,854	-:
Com. Aggregates.	173398342		Com. Aggregates	180686710		Com. Aggregates.	— <b>728</b> 8134	<u></u>

The minus sign (-) indicates a decrease. a Commenced business in 1903. A Reorganized in 1903.

## EXHIBIT XIX.—NET ASSETS AND RESERVES.

Showing the Reserves and Net Assets, less capital, of the companies on January 1, 1904, in comparison with similar items at January 1, 1903.

			Net	Jan	UARY I, 1903.	
Rank.	NAME OF COMPANY.	Reserves.	Assets, Lees Capital.	Reserves.	Net Assets, Less Capital.	Rank
		S	\$	\$	-	
I	Reliance Life	107.066	1,017,893	(å)		١
2	Southern L. & T	800	9,244	(a)		١
3	Guaranty Mutual	3,200	11,777	(a)		!
4	Mendian L. and T	48,183	163,085	16,661	137,980	1
5	Mutual of Illinois	27,238	80,736	None.		۱
	Life Association of America	58,030	159,847	(a)		۱
7 8	Liberal Life	35.012	78,423	10,956	23,463	5
	Security Life & Accident	842	1,768	(a)		
9	Southwestern Life		52,248	(a)		
10	American Life		77,892	24,484	56,514	4
11	Columbian National	199,486	329,768	35,259	60,386	7
12	Security T. and L	A 1,653,037	2,701,249		1,465,487	54
13	Security Mutual, New York		1,876,292		1,103,451	
14	German Mutual		528,682			12
15 16	Presbyterian Ministers					15
	Inter-State of Indiana				470,170	8
17	Security L. & A., Philadelphia,	59,438	77.723	(d)	•••••	
18	Texas Life.	27,433	35,676	14,310		16
19	Equitable, New York	301,632,153	375,190,730	277,847,000		
20	Union Central	32,009,785		28,435,545	33,278,958	97
21	Security Mutual of Nebraska		73.33I	(d)		
22	Reserve Loan		235,136	22,085		3
23	State Life	1,759,657	2,150,234	1,143,518	1,494,304	14
24	Des Moines Life	872,433	1,053,571	365,805	511,599	10

EXHIBIT XIX .- NET ASSETS AND RESERVES-Continued.

			Net	Janu	JABY 1, 1903.	•
Rank.	NAME OF COMPANY.	Reserves.	Assets, Less Capital.	Reserves.	Net Assets, Less Capital.	Rank.
		\$	\$	\$	\$	
25	Franklin Life	1,553,452	1,876,403	1,236,492	1,512,956	20
26 27	Eastern Life	10,579	216,296	( <i>d</i> ) 119,837	147,034	19
28	Boston Mutual	220,413	262,061	144,834	167,902	3ó
29	American Central	291,124	345,562	139,388	160,615	33
30	Mutual of New York	336,246,040 1,462,550	398,240,884 1,733,324	311,303,247 1,296,350	1,762,321	21 13
31 32	Fidelity Mutual	4,797,390	5/615,452	3,800,659	4,430,342	. 28
33	Register L. and A	190,001	223,073	139,159	171,316	18
34	Maryland	1,910,078	2,220,844	1,922,945	2,155,489	37 23
35 36	New York Life.	300,090,347 27,723,648	347,195,394	268,344,420 26,186,886	318,378,539	31
37	Hartford Life		2,352,010	1,903,298	2,290,082	,22
37 38	Missouri State	302,093	347.265	113,487	143,765	17
39	Equitable of Iowa	3,036,526 52,255,404	3,490,676 59,348,596	2,579,386 46,831,643	2,989,710 53,132,624	29
40 41	Bankers Reserve Life	181,727	205,898	(a)	331+3-1	
42	Provident L. and T	43-533-957	49,076,376	40,945,207	48,252,765	25
43	Northwestern National	2,752,727 912,018	3,090,806	738,843	820,608	45
44 45	Royal Union		4,710,497	4,045,637	4,565,350	35
45 46	National of Vermont	25,015,047	28,028,415	22,398,446	25,111,903	35 38
47 48	Pittsburgh L. & T	298,897	333,730 638,071	400,703	449 877	43
48 49	Bankers of Nebraska	574,823 6,011,423	6,644,509	5,111,258	448,815 5,819,535	
<del>50</del>	State Mutual	20,761,703	22,948,984	19,123,361	21,577,684	34 36
51	Manhattan		17,480,318	15,271,779	16,919,670	49
52	New England	31,953,365	35,164,088 1,332,209	] 30,458,863   977.059	33.976,565	;40 ;44
53 54	Massachusetts Mutual	1,214,453 30,326,405	32,962,183	27,797,221	20,202,523	47
55 56	Mutual Benefit	79,535,508	86,182,259	75,073.672	81,703,744	48
56	Wisconsin Life	130,537	141,227	105,891	124,041 63.956,383	26 41
57 58	Ætna Life	57,835,664 58,844,289	62,543,126	57,576,391 55,051,824	59,687,609	49
59 60	Home Life of New York	13,866,408	63,443,966 14,868,178	12,867,248	14,065,656	46
66	Berkshire		12,579,686	10,943,097	11,719.509	52
61 62	Union Mutual	9,443,522	10,063,656	8,775,668 770,752	9,476,381 909.765	50
63	Pacific Mutual	5,221,940	5,558,841	4,467,936	4.788.450	51
64	Connecticut General	4,322,373	4,594,134	3,902,076	4,331,688	99 58
65 66	National of U. S. A	3,201,899 16,171,501	3,402,058	1,681,746	1,735,137	55
67 68	Northwestern Mutual	144,661,649	150,650,617	132,673,994	1 128.151.625	50
	Washington	16,173,047	16,687,207	132,673,994 15,717,262	16,328,361	57
69	Inter-State of Ohio	57,738	59,428	29,668 3,899,664	30,368 3,968,672	59 61
70 71	United States	4,694,421 8,077,357	8,200,005	7.045.364	8,075,502	60
72	Travelers	729,033,127	29,370,569	r26,647,365	26,989,907	62
73	Michigan Mutual	7,979,047	8,060,870	7.430.737	7,484,398	63
74	Sec. L. & A., of N. C		33,489 82,136	13,901 47,882 (d)	12,492 66,410	ii
75 76	Kansas City Life	96,941	86,682	(4)		l ·
77 78	Federal Life	87,800	10,495 40,682	62,443	6,258	. 64
78.	Volunteer State Life	None.		(4)		
	Aggregates	1,734,802,274	1,948,291,771	1,587,819,630	1,846,062,103	
_	Industrial Companies.	l	1	i	i	l
1 2	Equitable Industrial	3,872 42	22,450 128	(a)	9,572	12
3	Providence Life	6,039	16,716	4,117	10,920	12
4	Immediate Benefit	17,283	28,407	10,754	17.586	3
5	Baltimore Life   Home Life of Delaware		753,724 29,181	414,437 21,028	643,467 56,769	4
2	Life Ins. Co. of Virginia	25,250 1,193,178	1,373,051	981,440	1,133,194	6
7 8	Mutual of Baltimore	283,861	325,605	269,821	1,133,194 297,663	10
9	Prudential		69,187.406	49,685,559	57,205,954	7 8
10 11	John Hancock	23,459,456 94,008 266	26,471,459 102,700,124	19.869,777 78.020,326	22,615,771 86,371,664	9
12	Colonial	210,204	219,635	78,020,326 137,689	157,832	5
13	Western and Southern	962,415	974,654	746,344	776,007	111
	Aggregates	181,676,579	196,356,222	150,161,292	169,346,609	
	Combined Aggregates	1,916,478,853	2,144,647,993	1,737,980,922	2,015,408,712	
		d Reorganized		Keserve at 3 pe		

## EXHIBIT XX.-ASSETS AND LIABILITIES.

Showing the Assets (less capital) and Liabilities of the several companies at January 1,1904, in comparison with similar items at January 1, 1903.

Reliance Life.	<u></u>		Admitted		JAN	UARY 1, 1903.	
Reliance Life	Renk.	NAME OF COMPANY.	Assets		Assets	Liabilities.	Rank.
Guaranhy Mutual   13,218   3,200   (*)		D. H T.C.			\$	, -	
Southwestern Life							1
Southwestern Life.   59,839   19,468   C		Meridian L. & T.	163,285		141,810	20,491	2
Libera Life	4:	Southwestern Life	59,253	19,408	(*)		ļ
Columbian National   37,307   31,180   18,579   5   50,876   5   5   5   5   5   5   5   5   5	Ş			38,069		•••••	••
8 Columbian National 337,357 207,085 60,876 35.749   9 Columbia Life 18,549 1.385	7	Liberal Life	80.493		31,180	18,673	6
Commona Life	8	Columbian National	337,367	207,085	60,876		7
Security Mate of N.Y.   1,988,870   1,797,155   1,380   376,282   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155   1,397,155			18,549		(*)	20 520	1 4
13   German Mutual		Security Life & Acc	2,753	1,827	(*)	-9.3-9	
Trespyterian stinisters:		Security Mut. of N. Y		1,397,156	1,207,388	638,533	5
15   Security L. & A. Phila   77,773   59,438   470,508   312,244     15   Security L. & A. Phila   77,773   370,604,700   379,604,700   360,405,213   388,317,285   282,654,488   1     18   Security Mutual   73,608   240,661   197,466   112,773   27,085   27,085   282,654,688   1     19   Reserve Loan   240,661   197,466   112,773   27,085   1     21   Franklia Life   1,890,195   1,597,185   1,597,077   1,474,333   1     22   Tenas Life   1,890,195   1,597,185   1,597,077   1,474,333   1     23   Eastern Life   1,03,977   200,899   394,404   1     24   Des Moines Life   1,03,977   200,899   157,813   148,034   1     25   Mutual of New York   401,821,65a   39,263,813   324,430,681   334,430,434   1     26   Mutual of New York   401,821,65a   30,08,90   107,813   146,586   3     27   American Central   3,559,338   300,890   107,813   146,586   3     28   Union Central   3,559,338   3,053,895   107,813   146,586   3     29   Minnesota Mutual   1,788,150   1,597,370   1,790,209   1,324,338   1     29   Minnesota Mutual   27,479   23,833   124,833,481   1     20   Boston Mutual   27,479   23,833   124,833   1,65,597   1     20   Boston Mutual   5,883,004   5,055,865   4,653,276   1,633,974   1     20   Register L. and A   28,800   107,405   17,151   139,394   11     21   Security Mutual   5,883,004   5,055,865   17,151   139,394   11     21   Security Mutual   5,883,004   5,055,865   10,153   1     21   Security Mutual   5,883,004   5,055,865   17,151   1     22   Security Mutual   5,883,004   5,055,865   1     23   Register L. and A   32,243,800   1,93,124   1,153   1,95,109   1     24   Security Mutual   5,883,004   5,055,865   1     25   Security Mutual   5,883,004   5,055,865   1     25   Security Mutual   5,883,004   5,055,865   1     26   Security Mutual   5,883,004   5,055,865   1     27   Security Mutual   1,784,800   1,93,124   1,93,124   1,93,124   1,93,124   1,93,124   1,93,124   1,93,124   1,93,124   1,93,124   1,93,124   1,93,124   1,93,124   1,93,124   1,93,124   1,93,124   1,93,124   1,93,124   1,93		Presbyterien Ministers	532,140		513,820		12
Equitable, New York   379,604,700   305,045,313   358,317,385   382,654,388   1   1   1   1   1   1   1   1   1	IŠ				470,508		8
18 Security Murual 73,668 59,661 (d) 18,273 27,085 19 Reserve Loan 240,681 197,466 112,273 27,085 1 1,767,030 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,776,350 1 1,77		Security L. & A. Phila	77,723	59,438	(d)		1 ::
Reserve Loan	17	Equitable, New York	379,604,790	306,046,213	358,317,285	262,054,288	16
20 State Life				107.466		27.03<	3
21 Texas Life. 1,890,136 1,557,185 1,550,787 1,274,323 1 22 Texas Life. 48,351 40,108 21,447 14,231 1 23 Eastern Life. 1,083,977 902,899 540 188 1113 10,579 (d) 25 Mutual of New York. 401,821,636 39,866,838 38,436,837 39,866,838 37,436,837 39,866,838 38,436,837 39,866,838 38,466,326 39 Minneaota Mutual 38,539,388 39,866,838 38,486,846 32 23 Minneaota Mutual 275,479 33,831 186,665 17,902,209 1,324,338 11,331 18,234,338 11,331 18,234,338 11,788,150 1,751,375 11,790,209 1,324,338 11,331 18,234,338 12,331,331 18,234,338 11,331,331 18,234,338 11,331,331 18,234,338 11,331,331 18,234,338 11,331,331 18,234,338 11,331,331 18,234,331 18,234,331 13,331 18,334,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,331 13,33	20	State Life	2,205,636	1,815,059	1,527,036	1,176,250	15
23 De Moines Life. 1083-977 902.899 5.0 108 394.404 1. 20.00 201 201 201 201 201 201 201 201 201 2		Franklin Life	1,890,136				19
24   Des Moines Life.   1,083,977   210,131   394,494   180,837   32   26   27   27   27   27   27   27   2			1 1-100		(4)	14.310	9
26 Mutual of New York		Des Moines Life	1,083,977	902,839	540 198	394,494	11
27 American Central. 35.5328 300.890 167.812 146.586 32 88.98a.402 32 33.825.816 38.98a.402 32 33.825.816 33.825.816 38.98a.402 32 33.825.816 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.90.202 17.9	25	Central of U. S. A		181,113			33
as Union Central 38.520.328 32.51.565 33.825.815 48.684.203 22.520.328 32.51.565 1.700.200 1.324.238 1.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520.328 2.520				339,820,818	167 812	314.993.458 T46.586	
Minnesota Mutual   1,788,150   1,517,376   1,790,200   1,324,238   1,308   186,665   171,551   139,394   18   18   18   18   18   18   18   1		Union Central	38,530,328			28,982,403	25
Register L. and A			1,788,150	1.517.376	1,790,209	1.324.238	13
Fidelity Mutual		Register I and A	275,479	233,831		103,597	18
33   Maryland		Fidelity Mutual	5,883,925	5,065,863			27
Security   Connecticut Mutual   Security   Connecticut Mutual   Security   Connecticut Mutual   Security   Connecticut Mutual   Security   Connecticut Mutual   Security   Connecticut Mutual   Security   Connecticut Mutual   Security   Connecticut Mutual   Security   Connecticut Mutual   Security   Connecticut Mutual   Security   Connecticut Mutual   Security   Connecticut Mutual   Security   Connecticut Mutual   Security   Connecticut Mutual   Security   Connecticut Mutual   Security   Connecticut General Mutual   Security   Connecticut General Mutual   Security   Connecticut General Mutual   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Security   Sec	33	Maryland	2,243,890	1,933,124	2,184,535		36
Rquitable of Lowa	34	New York Lite					
Bankers   Reserve   Life   205,898   181,727   (4)   140,040   22   140,040   140   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   14	33	Equitable of Iowa	32,270,110			2,618,260	26
Bankers   Reserve   Life   205,898   181,727   (4)   140,040   22   140,040   140   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   140,040   141   14	37	Home Life of N. Y	15,877,841	13,976,071	14,307,217		46
Hartford Life.	38	Missouri State	379.549	334-377		120,253	
Penn Mutual	35	Hartford Life.	9 622 402	2.325.285		2,140,040	
National of Vermont.   28,360,350   25,346,082   25,335,591   22,628,134   35   44   45   45   45   45   45	41	Penn Mutual	60,785,960	53,692,768	54,391,103	48,090, 192	
Royal Union		Provident L. and T	50,151,562			41,913,865	
April		Royal Union	1,056.762		856,318		
April	45	Pittsburgh L. & T	339,184	304,351	(*)		
State Mutual   23,249,248   20,976,490   21,678,560   19,224,237   32   43   44   45   45   44,530   44,530   44,530   44,530   44,530   44,530   44,530   44,530   44,530   44,530   44,530   44,530   44,530   44,530   44,530   44,530   44,530   44,530   58   44   44,530   58   44   44,530   58   44   44,530   58   44   44,530   59   44,530   59   44,530   59   44,630   59   44,530   59   44,630   59   44,630   59   44,630   59   44,630   59   44,630   59   44,630   59   44,630   59   44,630   59   44,630   59   44,630   59   44,630   59   44,648   44,530   44,648   44,530   44,648   44,530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,6530   44,65	46	Northwestern National	3,371,816	3,933,737	4.00	405	
Mashattan	47				21,678.560	10,224,227	
Sa	49	Manhattan	17.582.605	15.927.795	17,164,747	15,516,856	41
Sa	50	Provident Savings	6,912,225	6,279,139			37
Conservative Life	21	Mutual Keserve	5.707.219		34.432,217 5.741.620		45
Connecticut Mutual   G4,92a,055   G0,225,493   G5,634,605   59,454,613   49	53	Conservative Life	1,346,048	1,228 292	1:086,572	985,350	44
Connecticut Mutual   G4,92a,055   G0,225,493   G5,634,605   59,454,613   49	54	Massachusetts Mutual	33.590,999	30,955,221	20.060.145	28.364.843	46
Connecticut Mutual   G4,92a,055   G0,225,493   G5,634,605   59,454,613   49	કૂડ્ડ	Wisconsin Life			52,557,559 125 222	70,227,487	97
58         Ætna Lifie e         66,067,863         61,468,866         61,651,214         57,015,439         48           50         Union Mutual         12,668,204         11,844,765         11,805,775         11,029,353         49           61         Bankers of New York         10,106,359         9,576,225         9,608,117         8,907,404         49           62         Pacific Mutual e         5,885,413         5,548,512         5,004,729         4,774,215         50           63         Connecticut General         4,837,738         4,565,977         4,383,157         3,953,539         39           64         National of U. S. A         3,601,649         3,491,490         2,016,091         1,062,700         50           65         Phoenix Mutual         17,011,162         16,281,146         15,699,212         14,028,363         32           66         Northwestern Mutual         178,200,662         172,211,657         16,419,579         15,808,480         55           68         Security T. & L         1,823,726         1,7775,514         1,582,613         1,506,040         33           69         Inter-State of Ohlo         65,516         64,886         44,530         39	57	Connecticut Mutual	64,932,955		65,634,605		40
65         Union Mutual.         10,196,359         9,576,325         9,608,117         8,907,404         49           61         Bankers of New York         1,072,729         1,000,358         960,787         821,774         49           62         Pacific Mutual \$\epsilon\$         5,885,413         5,548,512         5,004,729         4,774,215         50           63         Connecticut General         4,837,738         4,565,977         4,383,157         3,953,539         39           64         National of U. S. A         3,691,649         3,491,490         2,016,091         1,962,700         56           65         Phonix Mutual         17,011,162         16,281,146         15,699,212         14,028,363         35           66         Northwestern Mutual         178,200,625         172,211,657         16,419,579         15,808,480         55           67         Washington         16,832,726         16,775,518         1,582,613         1,506,040         33           68         Security T. & L.         1,823,726         1,775,518         1,582,613         1,506,040         33           69         Inter-State of Ohlo.         65,516         64,826         44,530         9	50 1		66,067,863	61,468,186	61,651,214	57,015,429	-
61 Bankers of New York 1.072,729 1.000,488 960,787 821,774 24 62 Pacific Mutual c 5,885,413 5.548,512 5.004,729 4.774,215 50 63 Connecticut General 4,837,738 4.565,977 4.383,157 3.953,539 39 64 National of U. S. A 3,601,649 3,491,490 a.016,091 1,062,700 50 65 Phoenix Mutual 178,200,625 172,211,657 165,141,239 159,662,608 55 67 Washington 16,838,886 16,324,726 15,41,239 159,863,608 55 68 Security T. & L 1,823,726 1,775,514 1,528,613 1,506,040 53 69 Inter-State of Ohlo. 66,516 64,826 44,530 43,830 59	烈	Union Mutual	12,008,204	11,844,705	11,805,775		
63 Pacific Mutual c. 5,885,413 5,548,512 5,004,729 4,774,215 50 63 Connecticut General 4,837,738 4,565,97 4,383,157 3,053,539 39 64 National of U.S. A. 3,691,649 3,491,490 2,016,091 1,962,700 50 65 Phoenix Mutual 178,200,625 172,211,657 165,141,239 159,663,608 55 66 Northwestern Mutual 178,200,625 172,211,657 165,141,239 159,663,608 55 67 Washington 16,838,886 16,324,726 16,419,579 15,808,480 55 68 Security T. & L. 1,823,726 17,775,514 1,582,613 1,506,040 53 69 Inter-State of Ohlo 66,516 64,826 44,530 43,830 59	61 l	Bankers of New York	1,072,720	1,009,258	960,787		
64 National of U.S. A. 3,691,649 3,491,490 2.016,091 1,962,700 59 65 Phonix Mutual. 17,011,162 16,281,146 15,699,212 14,028,363 52 66 Northwestern Mutual 178,200,625 172,211,657 165,141,239 159,662,608 55 67 Washington 16,838,886 16,324,726 16,419,579 15,808,480 54 68 Security T. & L. 1,823,726 1,775,524 1,526,613 1,506,040 53 69 Inter-State of Ohlo. 66,516 64,826 44,530 39	62	Pacific Mutual c	5,885,413	5,548,512	5,094,729	4.774.215	
65 Phoenix Mutual. 17,011,162 16,281,146 15,699,212 14,928,363 52 66 Northwestern Mutual 178,200,625 172,211,657 165,141,239 159,663,608 55 67 Washington 16,838,886 16,324,726 15,1632,726 15,808,480 54 68 Security T. & L. 1,823,726 1,775,514 1,582,613 1,506,049 53 69 Inter-State of Ohlo 66,516 64,826 44,530 43,830 59		Netional of ITS. A			4,383,157		39 s6
66         Northwestern Mutual         178.200,625         172,211,657         165,141,239         159,663,608         55           67         Washington         16,324,726         16,324,726         16,419,579         15,808,480         54           68         Security T. & L.         1,823,726         1,775,514         1,526,613         1,506,040         53           69         Inter-State of Ohlo.         66,516         64,826         44,530         43,830         59	65	Phoenix Mutual		16,281.146		14,928,363	52
67 Washington 16,838,886 16,324,726 16,419,579 15,808,480 54 68 Security T. & L 1,823,726 17,775 514 1,528,613 1,506,040 53 69 Inter-State of Ohlo 65,516 64,826 44,530 43,830 59		Northwestern Mutual	178,200,625	172,211,657	165.141,239	159,663,608	55
69 Inter-State of Ohlo	67	Security T. A.I.				15,808,480	54 53
and Hitmois Tife		Inter-State of Ohlo	66.516	61.826		43.830	
* Commenced business in 1902. † Including tentine fund in surplus makes ratio 122.02 for 1902 and 121.08 for 1903.	<b>7</b> 0	Illinois Life	4,915,659	4,811,287	4,036,658	3,907,050	57_

^{*} Commenced business in 1903. † Including tontine fund in surplus makes ratio 123.02 for 1902 and 121.08 for 1903. ‡See capital stock column in Exhibit I. c Includes accident department. d Reorganized in 1903.

EXHIBIT	XX _ASSETS	AND LIABILITIES-Continued.
CARIBII	YY'V92F12	AND LIABILITES—CORDRUGO

				JANU	ARY 1, 1903.	
Rank.	NAME OF COMPANY.	Admitted Assets (less capital).‡	Liabilities.	Admitted Assets. (less capital.)	Liabilities.	Rank.
		\$	\$	\$	\$	
7 I	Southwestern L. & T		493,688			• •
72	United States	8,343.134	8,220,486	8, 181,758	8,050,620	58 60
73	Travelers	27 107 457	30,860,009	28,659,922	28.317,380	60
74	Michigan Mutual	8,093,765	8,011,942	7,519,043	7,471,382	61
<b>7</b> 5	Security L. & A., N. C.		48,028		13,901	I
76	South Atlantic.	48,339	87,478		49,829	10
77 78	Kansas City Life.	87,500	97.759	(d)		;.
70	Federal Life	22,214	99,519	14.978	71,163	62
	Aggregates	1	1,794,239,797	1,903,763,759	1,645,521,286	••
1	Contentnes	ا مــــــــــــــــــــــــــــــــــــ	42	(*)	l	
2	Equitable Industrial		6,375		2,059	1
3	Providence Life	1 7 8 7 X	8,160	13,550	6,747	3
4	Immediate Benefit	20.243	18,219	18,901	12,069	4
5	Baltimore Life	755,000	514,069	643.842	414,812	5
	Metropolitan	100 656 010	94,964,454	87,168,791	78,817,453	10
7	Home Life of Del.	20.600	25.768	58,006	22,265	2
8	Mutual of Baltimore	328,444	286.700	302,543	274.701	II
9	Life Ins. Co. of Va	1,415,414	1,235,541		1,019,627	7
10	Prudential	70,394,760	62,201,362	58,245,340	50,723.935	
11	John Hancock	27,153,490	24,141,487	23,176,440	20,430,446	9
12	Colonial	228,455	219,024	214,260	144,117	
13	Western and Southern	974,654	962,415	776,007	746,344	12
	Aggregates	205,009,745	184,583,774	171,800,692	152,615,575	•••
	Comb'd Aggreg't's	2,249,384,075	1,978,823,571	2,075,564,451	1,798.136,861	••

## EXHIBIT XXI.—RESERVES TO INSURANCE IN FORCE.

Showing the Amount of Reserve held to each \$1000 of Insurance in Force at January 1 1904, in comparison with a similar item at January 1, 1903.

.•						JANUARY 1, 1903.		
Rank.	NAME OF COMPANY.	Reserves.	Insurance in Force.	Per \$1000.	Reserves.	Insurance in Force,	Per \$1000.	Rank.
		\$	<u> </u>		\$	\$		-
I	Connecticut Mutual	57,835,664	166,504,486	347.50	57,576,391	165,858,325	347.10	1
2	German Mutual	385,009	1,216,042	316.60	374,025	1,116,669	334.82	1 2
3	Germania c	27,723,648	98,117,604	282.50	26,186,886	92,106,136	284.32	1 3
4	Provident L. and T		159,548,435	275 90	40,945,207	151,149,235	272.97	4
5	Ætna Life	58,844,289	223,302,877	263.55	55,051,824	211,182,065	260,65	5
	Washington	16,173,047	65.468,869	247.00	15,717,262	61,030,887	257.61	
7	Murual Benefit	79,535,508	333,674,876	238.35	75,073,672	310,820,062	241.57	1 7
8	Mutual of New York	336,246,040	1,445,288,681	232.62	311,303,247	1,340,748,659	232.13	8
9	Maryland	1,910,078	8,276,294	230.78	1,922 945	8,145,813	236.02	
10	New England	31.953. <b>3</b> 65	145 379,872	219.70		135,256,636	225.12	13
11	Travelers	r29,033,127	132,761,412	218.72	r26,647,365	123,160,821	216.30	12
12	Northwestern Mutual	144,661,649	662,851,194	218.22	132,673,994	620,681,283	213.96	14
13	Manhattan	15,825,508	72,641,987	217.84	15.271,779	67,519,305	226 17	IC
14	Equitable, New York	301,632,153	1,409,918,742	213.89	277,847,000	1,292,496.595	215.00	13
15	Phoenix Mutual	16,171,501	76,663,067	210.95	14,824,995	70,864,592	209.16	15
	State Mutual	20,761,703	100,902.573	205.74	19,123,361	94,966,674	201,27	16
17 18	Home Life of New York	-3,,	69,410,582	199.69	12,867,248	65,258,568	197.23	17
	National of Vermont	25,015,047	125,692,778	199.00	22,522,140	118,201,698	190.38	
19	Texas Life	27,433	139,400	196.78	14,310	105,200	136.02	30
20	Berkshire	11,756,247	60,766,773	193.40	10,943,097	58,448,429	187.18	20
31	Michigan Mutual	7,979,047	42,804,924	186.48	7,436,737	42,540,249	175.02	23
22	Connecticut General	4,322.373	23,526,066	183.70	3,902,070	20,744,125	188 13	19
3	United States	8,077,357	44.143.344	183.∞	7,945,364	45,673,713	173 97	23
24	Massachusetts Mutual	30,326,405	169,668,456	178.72	27,797,221	158,703,802	175 17	31
25	New York Life	300,090,347	1,745,212,899	171.98	268,344,420	1,553,628,025	172.65	24

r Reserve 3¼ per cent.

[•] Commenced business in 1903. 

\$ See capital stock column in Exhibit I. 

d'Reorganized in 1903.

#### EXHIBIT XXI-RESERVES TO INSURANCE IN FORCE-Continued.

								==
		_	Insurance in	Per		JANUARY 1, 1903	• •	
Rank.	NAME OF COMPANY.	Reserves.	Force.	\$1000.	Reserves.	Insurance in	Per	놸
24					Reserves.	Force.	\$2000.	Rank
		\$	\$	<del>%</del>	\$	\$	%	<u> </u>
26	Penn Mutual	52,255,404	308,786,092	169.25	46,831,643	276,110,015	169.74	25
27 28	Union Mutual Presbyterian Ministers.	9,443,522 1,349,897	57.385,198 8,203,952	164.53 164.52	8,775,668 1,189,911	54,118,625 7,112,208	162.18 167.30	27 26
29	Union Central	32,009,785	197,040,899	162.48	28,435,545	182,546,305	155.83	28
30	Equitable of Iowa	3,096,526	21,148,031	143.51 1 <b>98</b> .55	28,435,545 2,579,386 3,899,664	18,521,063	139.23 129.42	29
31 32	Illinois Life	4,694,481 5,921,940	36,526,137 48,673,410	107.30	4,467,936	30,143,976 40,842,473	109.41	31 32
33	Security T. and L	A 1,653,037	17,154,338	96.40	A 1,388,919	10,791,801	82.71	36
34	Minnesota Mutual Inter-State of Indiana	1,4 <b>62,5</b> 50 639,850	15,874,348 7,760,335	92.17 82.44	1,296,350 311,906	14,189,235 5,300,552	91.34 58.81	33 48
35 36	National of U.S. A	3,201,899	39,292,636	81.50	1,681,746	24,445,925	68.80	38
37 38	Reliance Life	107,066	1,314,650	81.43 71. <b>3</b> 6	] (")		04	
38 39	Royal Union Northwestern National.	912,018 2,752,727	12,783, <b>2</b> 63 39,655,365	71.30 60.42	738,843	10,277,579	71.86	37
40	Franklin Life	1.553.452	26,387,192	69.42 58.86	1,236,492	24,102,794	51.30	44
41	Provident Savings 6	6,011,423	105,138,035	57.16	5,111,258	98,163,242	52.08	43
42 43	Register L. and A Conservative Life	1,214,453	3,340,529 21,743,690	57.09 55.85	139,159 977,059	2,790, <b>26</b> 3 11,174,547	49.90 87.47	45 34
44	Wisconsin Life	130,537 298,897	2,385,947	54.7I	105,891	1,600,722	66.15	39
45 46	Pittsburgh L. & T Bankers of Nebraska	298,897	5,714,507	52.90	(*) 406,703	8 000 040	45.04	46
40	Des Moines Life	574.823 872,433	11,594,847 180,080,654	49.57 48.26	365,805	8,970,347 15,142,006	45-34 24.16	56
47 48	Fidelity Mutual	4,797,390	100,340,547	47.83	3,800,659	90,097,572	42.17	47
49	Kansas City Life Bankers of New York	96,941 985,161	2,155,100	. 44.99	(d) 770.752	22,154,031	34.80	50
50 51	Missouri State	302,093	22,245,145 6,921,562	44.30 43.64	112.487	4.777,421		57
52	Central of Iowa	181,113	4,363,786	41.50	119,837	3,253,554	23.76 36.86	49 58
53 54	American Central 6  Boston Mutual	291,124 230,413	7,571,955 5,861,650	38.43 37.60	139,388 144,834	6,504,308 5,199,512	21.43 27.85	58 54
5 <del>4</del>	State Life	1,759,657	49,713,796	35 38	1,143,518	39,541,688	28.94	53
55 56	Mutual Reserve	4,203,909	110,506,827	35. t4	4,045,637	127,960,188	31.61	53 51 68
57 58	Reserve Loan	191,921 1,284,578	5,439,650 42,386,784	35.29 30.31	22,085 524 506	4,081,200 36,336,866	4-93 14-72	63
50	Inter-State of Ohio		2,033.297	28.40	534,596 <b>29</b> ,668	1,642,100	18.07	61
59 60	Hartford Life c	57,738 2,043,892	2,033,297 73,286,547	27.89	1,903,298	73.955.737 2,608,600	25.73	55 60
61 62	South Atlantic	85,275 181,727	3,191,162 6,911,500	26.74 26.20	1,903,298 47,882 (d)	2,008,000	18.35	00
63	Meridian L. & T	48,183	2,008,965	23.99	10,001	1,552,665	10.74	65
64 65 66	Columbian National c	199,486	9,385,159	21.25	35.259 (d)	1,895,066	18.61	59
95 86	Security Mutual of Neb.	59,384 35,012	2,901,376 1,769,000	20.47 19.79	10.956	z,636,000	6.70	67
67 68	Federal Life	35.012 87,800	4,590,208	19.13	62,443	4,263,613	14.65	64
68	American Life  Eastern Life	39,114 10,579	2,155,425 625,500	18.15 16.90	(d) 24,484	1,421,225	17.23	62
69 70	Sec'y L. & A. G'nsboro		2,040,900	16.34	13,901	1,477,000	9.41	66
71 72	Security L. & A. Phila.	59,438	4,163,250	14.28	( d)			
72	Life Assoc. of America Mutual of Illinois	58,930 27,238	4,698,000 2,699,679	12.54 10.09	(*)			:: 
73 74	Guaranty Mutual	3,900	344,500	9.29	(*)			
75 76	Southwestern Life	12,403	1,773,250	6.99	};			
<i>7</i> 6	Columbia Life	978	194,000 243,180	5.04 4.10	) <b>a</b> (		•••••	::
77	Security Life & Acc	842	23,750	3.55	<b>\{\sigma\}</b>			
-	Volunteer State Life	•••••	541,000	•••••	(*)		•••••	Ŀ
	Aggregates	1 734,800,274	8,859,283,783	195.60	1,587,819,620	8,117,727,305	195.60	<b></b>
	Industrial Companies.							1 _
I	Mutual of Baltimore c  John Hancock c	283,861 23,459,456	3,734,553 319,674,386	76.00 73.40	969,821 19,869,777	3,308,780 288,358,118	81.53 68.90	2
2 3	Metropolitan 6	94,008,266	1,342,381,457	70.05	78,020,326	1,219,166,427	64.00	3
4	Prudential c	60,994,018	931,258,813	65.48	49,685,559	802,007,839	61.96	4
ş	Baltimore Life c Western and Southern c	512,694 962,415	8,909,769 25,715,285	57·54 37·42	414.437 746,344	7.959.793 22,374.980	52.03 38.36	5
	Life Ins. Co. of Va. c	1,193,178	39,717,431	30.04	981,440	34,410,331	28.52	7 8
7	Immediate Benefit c	17,283	705,128	24.51	10.754	545,631 8,164,748	19.71	
9 10	Colonial c  Home Life of Delaware	210,204 25,250	10,545,818	19.93 14.93	137,689	5,104,748 1,448,963	16.87 14.51	9 10
II	Providence Life	6,039	<i>7</i> 61,185	7.93	4,117	654,378	6.29	п
12	Equitable Industrial Contentnea Life	3,872	2,719,698	1.42	(*)	2,325,483		••
Ì3	Overenment Libe	42	22,360	0.19	l			<u> </u>
	Aggregates	181,676,579	2,687,837,692	67.58	l 150,161,292	2,390,751,471	62.81	<u></u>
	Commenced business in 190	a. c Includ	es both ordinary	and indu	strial business.	d'Reorgani	red in reo	L.

^{*} Commenced business in 1903.

c Includes both ordinary and industrial business.
A Reserve at 3 per cent.

d Reorganized in 1903.

## EXHIBIT XXII.-GROSS ASSETS AND SURPLUS.

Showing the Total Gross Assets and Surplus of the several companies at January I, 1904. (Including not Admitted Items.)

	1		1		_
NAME OF COMPANY.	Total Gross Assets.	Rank.	Name of Company.	Total Gross Surplus.	Rank.
Mutual of New York	403,314,984	1	Equitable, N. Y	75,179,823	1
Equitable, N. Y	381.226.026	3	Mutual of New York	63,488,166	2
New York Life	352,652,048 178,247,789	3	Penn Mutual	47,105,047 7,423,468	3
Mumal Benefit	87,517,498	5	Mutual Benefit	6,710,842	
Ætna Life	68,127,704	5 6	Ætna Life	6,659,518	5
Coun. Mutual	64,933,547	8	Provident L. & T	6,580,499	8
Provident L. & T	61,116,236 51,189,642		Northwestern Mutual	6,176,585 6,036,132	9
Union Central	38,792,480	10	Connecticut Mutual	4,708,054	10
New England	35,784,010	II	Germania	4,506,672	11
Mass. Mutual	33,590,999 32,476,116	13	New England	3,210,723 3,106,816	13
Travelers	32,204,736	14	Massachusetts Mutual	2,635,778	14
National of Vermont	28,363,798	15	Security T. & L	2,370,589	15.
State Mutual	23,249,248	16	State Mutual	2,187,281	16
Phoenix Mutual	17,807,225	17	Manhattan	1,959,096	18
Washington	17,010,760	19	1 ravelers	1,344,727	19
Home Life of New York Berkshire	15,181,204	20	National of U. S. A	1,212,953	20
Union Mutual.	12,726,068 10,240,727	21	Fidelity Mutual	1,205,223	21
United States	8,795,053	23	Provident Savings	1,002,000	23
Michigan Mutual	8,355,319	24	Berkshire	881,303	24
Provident Savings	7,281,139	25 26	Hartford Life	880,946	25 26
Fidelity Mutual	6,423,960	27	Security Mutual	875,448 868,111	27
Mutual Reserve	5,921,738	28	Phoenix Mutual	730,016	28
Illinois Life	5,341,411	29	Mutual Reserve	721,014	29
National of U.S.A	4,987,770 4,704,443	30 31	Washington	686,034 628,502	31
Equitable of Iowa	3,634.958	32	United States	574,567	32
Northwestern National	3,461,603	33	Equitable of Iowa	572,468	33
Hartford Life	3,205,231 2,370,589	34	Illinois LifePresbyterian Ministers	550,124 438,947	34
Maryland	2,363,199	35	Conservative Life	435.097	35 36
Security Mutual	2,265,267	37 38	MarylandNorthwestern National	430,075	37 38
Reliance Life	2,242,781 2,066,970	30	State Life	427,866 427,722	39
Franklin Life	1.034.730	40	Connecticut General	421.702	40
Minnesota Mutual	1,806,322	4I	Pittsburgh L. & T	378,128	41
Presbyterian Min	1,804,154 1,663,389	42	Franklin Life	367,554 343,377	42
Bankers of New York	1.233,477	43 44	Columbian National	339,920	44
Des Molnes Life	1,095,805	45 46	Life Association of America	315,703	45
Royal Union	1,091,654	46	Minnesota Mutual	288,046	
Bankers of Nebraska	857.279 742,634	47	Volunteer State Life	256,596 240,682	47 48
Southern L. & T	711,986	49	South Atlantic	226,931	49
Pittsburgh L. & T Columbian National	682,479	50	Bankers of New York	224,219	50 51
Missouri State	547,005 540,889	51 52	Inter-State of Indiana	217,429	52
German Mutual	532,220	53	Missouri State	206.512	53
American CentralLife Association of America	506,463	53 54	American Central Des Moines Life	205,573 192,966	54 55 56
South Atlantic	392,521	55 56	Bankers of Nebraska	166,062	꽗
Mutual of Illinois	314,409 294,665	57	Security L. & A	152,805	57
Boston Mutual	298,423	50	Royal Union	144,583	1 20
Reserve Loan	277,240 258,277	59 60	Southwestern Life	143,753 140,425	59 60
Volunteer State	242,918	61	Kansas City Life	135,046	61
Kansas City Life	242,918 232,805	62	Meridian L. & T	125,845	62
Register L. & A Security L. & A., Pa		জ <b>ক্ত</b>	Columbia Life	121,003	63 65 65
Bankers Reserve	206,711	65	Texas Life	108,243	65
Federal Life	185,777	66	Security L. & A	101,133	66
Inter-State of Ohio	174,860 174,928	67 68	Central of Iowa	96,127 86,258	67 68
Southwestern Life	159,833	69	American Life	70,123	69
Security L. & A., N. C	149,161	70	Loan Reserve	60,811	70

#### EXHIBIT XXIL-GROSS ASSETS AND SURPLUS .- Continued.

NAME OF COMPANY.	Total Gross Assets.	Rank.	Name of Company.	Total Gross Surplus.	Rank.
	\$				
Texas Life	148,351	71	Boston Mutual		71
Wisconsin Life		72	Liberal Life	47.344	72
American Life	125,234	73	Register L. and A		73
Columbia Life		74	Bankers Reserve Life	24,984	74
Liberal Life	84,356	75	Security Mutual of Nebraska.  Eastern Life.  Wisconsin Life.	22,105	75
Security Mutual of Nebraska	81,766	<i>7</i> 6	Eastern Life	13.133	76
Security Life & Accident	12,804	77	Wisconsin Life	11,572	77
Eastern Life	10.579	<i>7</i> 8	Security Life & Accident	10,977	78
Aggregates	2062 666,249		Aggregates	274,373,610	• • •
Metropolitan	107,328,380	1	Metropolitan	12,363,926	1
Prudential	72.446.611	2	Prudential	10,245,240	2
John Hancock	27,238,536	3	John Hancock	3.007.040	3
Life Insurance Co. of Virginia	1.570.468	4	Life Insurance Co. of Virginia	334,927	4
Western & Southern	1,074,654	5	Baltimore Life	257,084	5
Raltimore Life	771,153	ð	Baltimore Life	159,431	ð
Colonial	378,455	7	Equitable Industrial	123,612	7
Mutual of Baltimore	331,174	8	Western & Southern		8
Equitable Industrial	120,987	9	Home Life of Delaware		9
Home Life of Delaware	120,600	IÓ	Mutual of Baltimore		10
Immediate Benefit	47.343	II	Providence Life	30,814	11
Providence Life	38,983	12	Immediate Benefit	29,124	12
Contentnea	1 25.473	13	Contentnea		13
Aggregates	211,510,916	7.	Aggregates	26,927,142	
Comb. Agg	2274 177, 165	١	Comb. Agg	301,300,752	

/Commenced business in 1903.

## EXHIBIT XXIII.—PREMIUM INCOME.

Showing the amounts of Premium Income received by the companies in 1903, and the items which make up the same, together with the Premium Income of 1902.

				l	Premiums		_	1903.	
Rank.	NAME OF COMPANY.	New Premiums,	Renewals.	Premiums Paid by Dividends.	Paid by Surren- dered Policies.	Considera- tion for Annuities.	Total Premium Income.	Total Premium Income.	Reak.
		\$	\$	\$	\$	\$	S	\$	Г
I	New York Life	13,906,488	56,519,187	1,181,125	12,284	1,763,090	73,382,174	65,049,944	1
2	Mutual of N. Y	8,949,063	44,061,151	2,474,845	579,012	4,086,949	60,151,020	56,874,062	2
3	Equitable, N. Y	9,156,625	45,673,152	771,999	1,653,668	1,382,446	58,637,890	53,932,424	1 3
4	Northwestern Mut	2,877,679	20,455,553	2,757,222	None.	65,196	26,155,650	24,578,827	4
5	Mutual Benefit	1,596,001	9,395,118	1,536,495	10,661	134,598	12,672,873	11,932,942	5
6	Penn Mutual	I.734,95I	8,876,302	745.745	197,631	294,038	11,848,667	10,709,248	6
7	Ætna Life	1,109,847	6,982,364	501,175	298,067	5,000	8,896,453	8,404,467	7
8	Union Central	1,016,307	5,268,385	281,118	86,331	14,932	6,667,073	6,081,519	
9	Provident L. & T.	735,399	4,743,650	734,000	130,268	48,655	6,391,882	6,015,503	9
10	Mass. Mutual	740,819	4.525.977	748,215	•••••		6,015,011	5,610,735	IO
II	Conn. Mutual	389,279	3,748,357	1,101,132	72,678	13,636	5,325,082	5,271,681	11
12	National of Vt	697,171	3,945,171	111,604	607	469,895	5,224,448	4,926,022	IS
13	New England	643,993	3,771,638	488,422	15,619	12,416	4,932,088	4.562,764	14
14	Travelers	628,021	3,632,053	None.	329	43,597	4,304,000	3,942,833	15
15	Mutual Reserve	395,660	3,800,872	82,688	14,570	•••••	4,293,790	4,579,809	10
16	Germania	593,122	3,236,786	160,972	110,104	71,180	4,172,164	3,868,703	10
17	State Mutual	450,528	2,700,297	441,360	•••••	•••••	3,652,185	3,558,239	18
18	Provident Savings	767,598	2,697,208	117,096	37,145	27,174	3,646,221	3,644,751	17
19	Fidelity Mutual	647,807	2,464,083	25,902	1,009	6,851	3.145.652	2,716,288	21
20	Phoenix Mutual	426,154	2,195,416	261,043	38,846	3,147	2,969,606	2,763,862	19
2I	Washington	432,787	2,080,291	156,451	93,160	26,400	2,789,089	2,733,960	20
22	Home of N. Y	459,959	2,023,915	225,703	68	38,138	2,747.783	2,537,271	22
23	Manhattan	501,545	1,871,060	41,643	30,760	14,216	2,459,224	2,254,266	25
24	Hartford Life	375,392	2,020,621	1,384	• • • • • •		2,397,397	2,459,423	23
25	Berkshire	190,269	1,830,812	289,357	• • • • • •		2,310,438	2,278,408	124
26	Union Mutual	295,418	1,602,715	59,845	17,311	3,000	1,978,289	1,848,279	26
27	Pacific Mutual	470,679	1.137,304	126.728	24.657	7.686	1,767,054	T,473,236	27

EXHIBIT XXIII,—PREMIUM INCOME—Continued.

<u>•</u> =			<del></del>	<del></del>					
					Premiums		_	1903.	
Rank.	NAME OF	New	Renewals.	Premiums Paid by	Paid by Surren-	Considera-	Total Premium	Total	Т,
₹.	COMPANY.	Bremiums.	- Acheway	Dividends	dered	Annuities		Premium	Rank
					Policies.	1	1	Income,	2
_		*	\$	\$	\$	\$	\$	\$	1
28	State Life	711,623	895,591	39,040			1,665,923	1,207,829	
29	United States	202,575	1,214,999	27,561 2,444	3,595		1,448,730	1,425,041	20
30 31	Nat'l of U. S. A	233.519 472,666	842,933	273	22,913		1,338,749	588,067	
32	Security Mutual	340,960	863,516	4.585	347	2,400	1,211,808	1,012,349	
33	Illinois Life Northwestern Nat	205,184	856,540	31,087	65,464		1,158,275	935,190	34
34	Franklin Life	235,451 311,719	851,496 655,193	7,448 4,411	1,374		1,094,395 972,697	881,326	1::
34 35 36 37 38	Security T. and L.	114,956	706,598	7,7	22.355		845,930	794,913	35 36
37	Connecticut Gen.	130,876	639,664	20,221	5.503		801,314	712,804	37
38	Equitable of Iowa.	99	543.761	72,850			760,217		39
39	Des Moines Life Bankers of N. Y	151,103	595,844 589,359	1,043 19,689	2,139 4,538		750,129		
40 41	Conservative Life.	373,205	346,952	77	2,149		727,727	703,592 424,110	
42	Inter State of Ind.	124,618	423,146				547,764	231,632	47
43	Minnesota Mutual	108,251	323,819	86,396	17.579		536,045	488,435	41
44	Royal Union Bankers of Neb	116,939	318,372 226,237	3,714	2,690 3,821		441,715	369,206	44 46
45 46	American Central.	136,336 74,634	262,555	4,252	3,021		366,394 341,892	271,401 194,786	50
	Reserve Loan	59,225	210,502		10-		269,727	137.949	52
47 48	Maryland	27,208	225,190	10,968	75	6,009	269,450	276,125	45 66
49	Columbian Nat'l Bankers Res. Life.	225,059 89 898	26,097				251,156	36,289 (d)	
50 51	Presbyterian Min.	28,885	149,527 203,653				239,425 232,538	222,740	40
52	Boston Mutual	91,055	112,258	1,029		12,224	216,566	225,975	49 48
53	Missouri State	114,214	97,440	None.	30		211,684	128,883	53
54 55 56	Pittsburgh L. & T. Central of Iowa	86,276	65,821			•••••	152,097	(a)	1::
55	Reliance Life	61,523 128,049	89,126				150,649	107,754	55
57	Register L. & A	31,794	69,953	11,825			113.572		56
57 58 59 60	Kansas City Life	73,011	39,123				112, t34	(d)	1.,
59	South Atlantic Security L. & A		61,048	•••••		•••••	97.985	85,213	58
61	Federal Life	95,167 34,319	1,627 61,478		49		95,794 95,846	(d) 90.327	57
62	Secur. Mut. of Neb.	47,366	42,173		238		89.777	$(\vec{a})^{32}$	3/
63	Security L. & A, NC	31,202	33,915			18,340	83.457	44,379 80,819	63
64	American Life Wisconsin Life	52,732	30,279	12	•••••		83,023	80,819	59 60
65 66	Mutual of Illinois.	40,166 50,805	40,440 13,714		•••••		80,606 64,519	55,307	۳
67	Meridian L. & T.	23,426	35,185				58,611	43.417	65
68	Inter-State of Ohio	18,203	35,764	2,194	•••••		56,161	48,705	62
69	Life Asso. of Amer. Liberal Life	16,893	34.740	•••••	•••••		51,633	(4)	:غ ا
70	German Mutual	12,113 6,456	32,576 28,377	3.931	•••••		44,689 38 764	44,210 35,694	64
71 72	Southwestern Life.	38,746	20,3//	3,932			38,746	(2)	1
73	Eastern Life	10,096	5,870			•••••	15,966	(d)	1 ::
74	Texas Life	3,044	12,904	• • • • • • • • • • • • • • • • • • • •	• • • • • •		15,948	12,672	68
75	Guaranty Mutual. Volunteer St. Life.	15,652 12,175	•••••			•••••	15,652 12,175	{a}	::
77	Southern L. & T	7.777		• • • • • •			7.777	\ a\	::
77 78	Columbia Life	7,320					7,320	(a)	١
79	Security Life&Acc	1,060	••••	• • • • • •	•••••	•••••	1,060	(4)	· · ·
ı	Aggregates	16 040 212	265 444 284	TE 278 212	2 622 627	8 584 602	240,480,222	321,800,188	
- 1	Industrial Cos.	30,049,3-7	31444,3~4	-3,770,3-3	3,023,022	0,304,097	34914001332	3-1,000,100	
1	Metropolitan		39,237,082	•••••	يي	131,070	45,656,961	39.653.725	1
2	Prudential	7,058,115	28,090,812	91,585	655,208		36,028,402		2
3	John Hancock Life Ins. Co. of Va.		10,872,072			1	12,389,529	10,914,984	
4	West'n & South'n	1,079,530	34,169	351	6,344		1,113,699	917.337	5
5	Baltimore Life	596,472		•••••			506.472	917,337 565,871	5 6
2	Colonial	117,532	247,056	•••••	•••••		364,588	282,093	7 8
8	Mutual of Balt Equitable Industr'i	23,707 660	104,451				188,158 05.425	165,322 58,252	9
9	Immediate Ben		94.765 58,857			::::::	95,425 58,857	54,996	ıŏ
11	Home of Delaware	3,645	45,398				49,043	48,487	11
12	Providence Life		11,610	• • • • • •	•••••		11,610	8,107	12
13	Contentnea Life	1,283			•••••		1,283	(a)	-:-
•	Aggregates	15,981,685	80,359,640	766,976	691,477	263.712	98,063,490	85,146,409	٠
- 1				-6 -45 -0 -		0 0 .0	448 742 800	406 045 70-	
	Combined Agg	72,031,002	345,804,024	10,545,289	4,315,098	0,040,409	447,543,522	406,946,597	••
!								<u></u>	

EXHIBIT XXIV.—INTEREST AND OTHER INCOME.

Showing the amounts of Interest and Other Income received by the companies in 1903, compared with the Interest and Other Receipts of 1902.

						Total	1903	•
Rank.	NAME OF COMPANY.	Interest.	Rents.	Profit and Loss Account.	Other Receipts.	Total Interest and Other Receipts.	Interest and Other Receipts.	Rank.
	Mutual of New York	\$ 14,625,308	\$ 1,584,776	\$ 791,866	\$ 180,743	\$ 17,182,691	\$ 16,430,961	1
2	Equitable, New York	12,935,857	1,181,001	9,649	253,954	15,080,461	15,533,714	;
3	New York Life	13,370,364	930,947	274-454	311,592	14,887,357	14,058,457	3
4	Northwestern Mutual Mutual Benefit	7.010,017 3,714.329	434,732	61,567 15,895	173.308	7,679,624 3,930,561	7.473.478 3,672,076	4 5 8
5 6	Penn Mutual	3,542,427	200,337 196,869	38,897	213,858	2.002.0SI	2,731,320	8
7 8	Connecticut Mutual	2,404,604	531,940		545	2,937,089	2,731,320 2,889,979	7
9	Ætna Life Provident L. and T	2,766,363 2,081,974	46,335 191,293	8,459 99,955	4,464 62,073	2,825,621 2,365,225	2,655,712 2,448,986	9 10
IÓ	Pacific Mutual	248,593	21,433	45,034	6,302	2,321,362	263,714	29
11 12	Union Central	2,090,827	21,469	4,102	21,500	2,321,362 2,137,898	1,953,417	11
13	Northwestern National.  Massachusetts Mutual.	183,098 1,380,711	1,150		1,618,740 224,708	1,802.988 1,619,205	1,293,351	15
14	New England	1,360 517	184,603		38,299	1,583,419	1,511,756	14
15 16	Germania	1,220,722	239,495		24,015	1,484,232	1,679,877	12
17	State Mutual	1,128,363 880,780	122,962 110,294	2,050 107,506	2,640 46,101	1,256,015 1,144,681	1,079,024 900,669	16 17
18	National of U. S. A	71,162	81,715	11,187	816,700	980,764	560,769	22
19 20	Illinois Life	190,766	20,974	24,206	690,094	996,040	2,954,578	6
21	Manhattan	512,556 606,327	374,285 251,880	None	326 4,076	887,167 862,2 ⁹ 3	847,410 872,253	19
22	Phoenix Mutual	750,893	35,843	25,710 None	894	813,270	803.445	20
23	Home of New York	571,158	103,153		I3.435	687.746	680,096	21
24 25	Security Mutual Berkshire	47,645 479,500	4.975 79,859	25,000	567,050	619,670 588,172	66,848 505,060	42 23
25 26	Provident Savings	193,084	214,656	63,638	3,813 86,883	558,861	465,664	25
27 28	United States Mutual Reserve	374,825	61,518	5,406	52,478	494,227	494,372	24 26
26 29	Travelers	260,022 1,357,964	154,807 74,615	75,872	2,613 409,185	417,442 1,917,636	446,054 1,655,274	20 13
30	Union Mutual	344,123	56,603	2,114	5,498	408,338	396,422	27
31	Michigan Mutual	3 <b>82,78</b> 7	20,117	1,071	494	404,469	373,533	25
32 33	Pittsburg L. and T Fidelity Mutual	18,261 188,675	83,594	2.793	372,947	391,208 321,034	373.533 (*) 239,680	30
34	Missouri State	14,116	-31394	-1/93	45.972 237.477	251,593	80,894	38
35 36	Security T. and L	35,926	206,974	1,572	1,862	246,334 222,861	235,380	31
30 37	Connecticut General Des Moines Life	214,94 <b>9</b> 25,511	4,892 1,633	3,027	T45 222	222,801 172,477	220,353 30,978	32 51
38	Equitable of Iowa	160,233	1,975	1,181	145,333	I62.380		33
39	Life Assoc. of America.	2,051	2,231		154,119	158,401	145,598	• •
40 41	Hartford Life	88,482 12,285	13,177	None	34-355 118,589	136,014 130,874	133,196	34 50
42	Southern L. and T		::::::		127,462	127,462	31,033	
43	Conservative Life	47,658	23,911	• • • • • • • • • • • • • • • • • • • •	44,623	116,192	50,441	44 67 36
44 45	Boston Mutual Maryland	9,257 91,997	8,617		98,110 2,716	107,367 103,330	1,004 100.486	96
45 46	Franklin Life	74,489	2,360	89	6,501	83,439	81,428	39
47	State Life	82,305	•••••		262	82,567	52,855	39 45 37
48 49	Minnesota Mutual Presbyterian Ministers.	72,766 67,943	2,320	7,500	1,693	81,959 70,263	96,515 68,127	43
50 51	Southwestern Life	2,059	-,3		61,541	63,600	65.177	**
51	Security L. & A. Phila.	386			57,743	58,129	(d)	• •
52 53	Royal Union	54,002 40,968			637 12,112	54,639 53,080	48,051 48,068	47 46
53 54 55 56	Volunter State Life				50,000	50,000	48,0 <b>68</b> (*)	•
55	Reliance Life				36	39.530	(*)	
57	Columbia Life	24,785 4,309	4.727	567	25,000	30,156 29,309	31,359 (*)	49
57 58	Inter-State Life of Ind.	27.378				27.378	112,653	
59 60	Bankers of Nebraska	25,927				25,927	19,323 9,863	35 53 58 55 59
61	Texas Life American Central	11,219 16,748	45	4,736	12,702	23,966 21,484	9,003	50 55
	Inter-State Life of Ohio	4,984		4,730	13,040	18,024	12,893 21,482	52
63	Mutual of Illinois	8,679		i	6,574	15,253	(*)	••
62 63 64 65 66 67 68 69	Guaranty Mutual  Kansas City Life	3,576			15,000	15,000 13,576	(d)	
66	Federal Life	6,049			7,409	13,458	12,440	56
67	Sec. L. & A. Greensb'o South Atlantic	. 607			12,716	13,323	13.716	56 54 57 60
69	Central of lowa	9,340 9,509	1	910		10,250 9,509	11,391 5,412	57 60
	* Com	menced busin			rganized in		, 3,4	<u> </u>

d Reorganized in 1903.

#### EXHIBIT XXIV.-INTEREST AND OTHER INCOME.-Continued.

						Total	1903	•
Rauk.	NAME OF COMPANY.	Interest.	Rents.	Profit and Loss Account.	Other Receipts.	Interest and Other Receipts.	Interest and Other Receipts.	Rank.
		\$	\$	\$	\$	\$	\$	
70	Register L. and A	8,290			1	8,290	5,310	61
71	Wisconsin Life	7.103				7,103	4.557	62
72	Reserve Loan	5.363			575	5,738	3,816	63 65
<i>7</i> 3	American Life	3,296	2,188			5,484	2,682	65
74	Bankers Reserve Life.	4,956			30	4,986	(d)	
75 76	Security Mutual of Neb	2,295				2,295	(d)	::
76	Meridian L. and T	2,045	42			2,087	965	68
77 78	Liberal Life	993		• • • • • • • • • • • • • • • • • • • •	25	1,018	8,102	59
78	Security Life and Acc	305	•••••	•••••	37	342	(d)	··-
	Aggregates Industrial, Companies.	80,319,638	7,837,029	1,716,013	7,513,595	97,386,275	89,939,082	
I	Metropolitan	3,462,684	656,195	79,880	32,084	4,230,843	3,682,559	1
2	Prudential	2,088,562	773-357	69,029	20,144	2,996,726	2,513.603	2
3	John Hancock	963,633	150,350	8,425	60,847	1,183,205	1,078,209	3
4	Colonial	8.799	928		138,528	148,255	193,687	8
5	Life Ins. Co. of Va	54.509	5.559			60,066	49.730	
	Baltimore Life	27,401	162		2,809	30,372	26,852	7
7	Western and Southern.	24,418	1,210			25 628	72,134	5
8	Mutual of Baltimore	11,400	2,906	100	490	14,896	12,213	
9	Providence Life	30	600	<b>!</b>	7,336	7,966	5,421	9
10	Equitable Industrial	3,226			1,692	4,918	1,873	11
11	Immediate Benefit	462	1,120	231	1,205	3,018	4,885	10
12	Home Life of Delaware.	2,410				2 410	860	12
13	Contentnea Life				1,500	1,500	(*)	<u> </u>
	Aggregates	6,693,116	1,592,387	157,665	266,635	8,709,803	7,642,026	
	Comb'd Aggreg't's.	87,012,754	9,429,416	1,873,678	7,780,230	106,096,078	97,681,108	

^{*} Commenced business in 1903.

d Reorganized in 1903.

## EXHIBIT XXV.-TOTAL INCOME.

Showing the Sources of Income and the Total Income of the various companies for the year 1903, in comparison with the Total Income for 1902.

			Interest		1903.	
Rank.	NAME OF COMPANY.	Premium Income.	and Other Income.	Total Income,	Total Income.	Rank
		\$	\$		\$	
I	New York Life	73,382,174	14,887,357	88,269,531	79,108,401	1
2	Mutual of New York	60,151,020	17,182,693	77,333,713	73,305,023	2
3	Equitable, New York	58,637,890	15,080,461	73,718,351	69,466,138	3
ă	Northwestern Mutual	26,155,650	7,679,624	33,835,274	32,152,305	3 4 5 6
3	Mutual Benefit	12,672,873	3,930,561	16,603,434	15,605,018	5
5	Penn Mutual	11,848,667	2,992,051	14,840,718	13,440,568	6
7	Ætna Life	8.806.453	2,825,621	11,722,074	11,000,170	7
ģ	Union Central	6,667,073	2,137,898	8,804,971	8,034,936	10
9	Provident Life and Trust	6,391,882	2,365,225	8,757,107	8,464,489	8
10	Connecticut Mutual	5,325,082	2,937,089	8,262,171	8, 161, 660	9
11	Massachusetts Mutual	6,015,011	1,619,205	7,634,216	6,004,086	ΙÍ
12	New England	4,932,088	1,583,419	6,515,507	6,074,520	12
13	National of Vermont	5,224,448	1,256,015	6,480,463	6,005,046	13
14	Travelers	4,304,000	1,917,636	6,221,636	5,598,107	14
	Germania	4,172,164	1,484,232	5,656,396	5,548,5 <b>8</b> 0	15
15 16	State Mutual	3,652,185	1,144,681	4,796,866	4,458,907	17
	Mutual Reserve	4,203,790	417.442	4,711,232	5,025,863	16
17 18	Provident Savings	3,646,221	55 <b>8,86</b> 1	4,205,082	4,110,415	18
IQ	Phoenix Mutual	2,969,606	813,270	3,782,876	3,567,307	21
20	Washington	2,789,089	887,167	3,676,259	3,581,370	20
21	Fidelity Mutual	3,145,652	321,034	3.466,686	2,955,968	24
22	Home Life of New York	2,747,783	687,746	3,435,529	3,217,367	23
23	Manbattan	2,459,224	862,283	3,321,507	3,126,519	23
24	Berkshire	2,310,438	588,172	2,898,610	2,783,468	25
	Northwestern National	1,094,395	1,802,988	2.897,383		
25 ·	Hartford Life	2.397.397	136,014	2,533,411	2,592,619	26

### EXHIBIT XXV.—TOTAL INCOME.—Continued.

			Interest		1902.	
Rank.	NAME OF COMPANY.	Premium Income.	and Other Income.	Total Income.	Total. Income.	Rank
27	Union Mutual	\$ 1,978,289	\$ 408,338	\$ 2,386,627	\$ 2,244,711	27
28	National of U.S. of A	1,338,749	980,764	2 319,513	1,148,836	33
29	Pacific Mutual	1,767,054 1,158,275	2,321,362 926,040	2,088,416 2,084,315	1,736,950 3,889,768	30 I9
30 31	United States	1,411,486	494,227	1,905,713	1,955,006	28
32	Michigan Mutual	1,448,730 1,211,808	404,469	1,853,199	1,798,574	29
33 34	State Life	1,665,923	619.670 82,567	1,831 478 1,748,490	1,079,197	34 32
35 36	Security T. and L	845.930	246,334	1,092 264	1,030,293	36
36	Franklin Life	972,697 801,314	83,439 222,861	1,056,136 1,024,175	962,754 933,157	37 38
37 38	Equitable of Iowa	760,217	163,389	923,606	808,109	39
39	Des Moines Life	750,129	172,477 116,192	922,606 838,575	507,048	42
40 41	Bankers of New York	722,383 727,727	53,080	780,807	480 551 751 660	43
42	Minnesota Mutual	536,045	81,959	618,004	584,950	41
43	Inter-State of Indiana	547.764 152,097	27,378 391,208	575,142 543.308	344.285 (*)	46
44 45	Royal Union	441,715	54,639	496,354	417,257	44
46	Missouri State	211,684	251,593	463,277	215.777	51
47 48	Columbian National	366,394 251,156	25,927 130,874	392,321 382,030	290,724 67,322	47 61
49	Marvland	269,450	103,330	372,780	376,611	45
50	American Central	341,892 216,566	21,484 107.367	363,376 323,933	207,6 <b>7</b> 9 226,9 <b>7</b> 9	52 50
51 52	Presbyterian Ministers	232.538	70,263	302,80I	287,917	48
53	Reserve Loan	269,727	5,738 4,986	275,465	141.765	53
54	Life Association of America	239,425 51,633	158,401	244,416 210.034	(d) (*)	
55 56	Reliance Life	128,049	39,530	167.579	(*)	
57 58	Central of Iowa	150,649 96,794	9,509 58,129	160,158 154,923	113,160 (d)	55
50 50	Security L. and A., Phila Southern Loan and Trust	7.777	127,462	135,239		::
59 60	Kansas City Life	119,134	13,576	125,710	(d)	
61 <b>62</b>	Register L. and A Federal Life	113,572 95,846	8,290 13.458	121,869	97,601 102,767	57 56
63	South Atlantic	97,985	10,250	108,235	96,604	58
64	Southwestern Life	38,746 83,457	63,600 13,323	102,346 96,780	(*) 58, <b>0</b> 95	64
65 66	Security L. and A., Greensboro Security Mutual of Nebraska	89. <i>777</i>	2,295	02.072	$(d)^{(ag)}$	
67 68	American Life	83,023 80,606	5,4 <b>8</b> 4 7,103	88,507	83,501 59,864	59
69	Mutual of Illinois.	64,519	15,253	87,709 79.772	39,004	63
70	Inter-State of Ohio	56,161	18,024	74.185	70,187	60
71 72	German MutualVolunteer State Life	38,764 12,175	30,156 50,000	68,920 62,175	67,053 (*)	62
73	Meridian L. & T	58,611	2,087	60,698	44,382	67
74	Liberal Life	44,689 15,948	1,018 23,966	45.707 39.914	52,312 22,535	66 68
75 76	Columbian Life:	7,320	29,309	36,629	(*)	
77 78	Guaranty Mutual	15,652	15,000 None	30,652	(5)	••
78 79	Eastern Life	15,966 1,060	342	15,966 1,402	(A) (A)	••
"	Aggregates	349,480,332	97.386,275	446,866,607	411,739,270	<del></del>
ī	Industrial Companies. Metropolitan	45,656,9 <b>6</b> 1	4,230,843	49,887,804	49,336,284	
2	Prudential	36,028,402	2,990,720	39,025,128	33,652,120	2
3	John HancockLife Ins. Co. of Virginia	12,389,529	1,183,205 60,066	13,5 <b>72,734</b> 1,569,529	11,993,193 1,388,248	3
4 56	Western and Southern	1,509,463 1,113,699	25,628	1,130,327	989,471	4
	Baltimore Life	590,472	30,372	1,139,327 626,844	592,723	56 78
7 8	Colonial	364,588 188,158	148,255 14,896	512,843 203,0 <b>5</b> 4	475.780 177.535	7 8
ŝ	Equitable Industrial	95,425	4,918	100,343	60,125	9
10	Immediate Benefit	58,857	3,018	61,875	59,881	10
11 12	Providence Life	49,043 11,610	2,410 7,966	51,453 19,576	49.347 13,528	11
13	Contentnea Life	1,283	1,500	2,783	(*)	
	A	-0 of a son	8,709,803	106,006,078	92,788,435	
	Aggregates	98,063,490	0,709,003	100,030,070	92,700,435	••
	Combined Aggregates		106,096,078	553,639,900	504,527,705	<del>-:-</del>

## EXHIBIT XXVI.—INCREASE IN INCOME.

Giving the Increase in Premium, Interest and Other Income, and Total Income in 1903 and the Rank of the compenies in each Item.

<b>NAME OF COMPANY.</b>	Increase in Pre- mium Income.	Rank.	Name of Company,	Increase in In- terest and Other Income.	Rank.	NAME OF COMPANY.	Increase in Total Income.	Renk.
New York Life	\$ 8,332,230	I	Northwestern Nat	\$ 1,546,692	1	New York Life	\$ 9,161,130	_
Equitable, N. Y Mutual of N. Y	4,705,466	2	New York Life	828,930	2	Equitable, N. Y,	4,252,213	2
Mutual of N. Y		3	Mutual of N. Y	751.732		Mutual of N. Y	4,028,690	2
Northwestern Mut Penn Mutual	1,576,823	4	Security Mut. N.Y. National of U.S. A	552,822 419.995		Northwestern Mut. Penn Mutual	1,682,969 1,400,150	4
National of U. S. A.	750,682	5	Pittsburgh L. & T.	991,208	5	National of U.S. A.	1,170,677	5
Mutual Benefit	739,931	7	Massachusetts Mut	325,854		Mutual Benefit	998,415	7
Union Central Ætna Life	585,554 491,986	9	Travelers	262,362 260,731	9	Union Central Security Mut. N. Y.	770,035 752,281	
State Life	458,094	IÓ	Murual Benefit	258,485	10	Mass. Mutual	730,130	
Fidelity Mutual Massachusetts Mut	429.344	II I2	State Mutual Union Central	244,012 184,481		Ætna Life Travelers	661,895	II
Provident L. and T.	414,276 376,379	13	National of Vt	170,991		Northwestern Nat	623,529 596,240	13
New England	369,324	14	Ætna Life	169,909	14	Pittsburgh L. & T.	* 543,305	14
Travelers	361,167 316,132	15 16	Missouri State Life Assoc. of Am	164,699 * 158,401		Fidelity Mutual State Life	510,718 487,806	15
Germania	303,461	17	Southern L. & T.	127,462		National of Vt	475,417	17
National of Vermont	298,426	18	Des Moines Life	114,499	18	New England	440,986	18
Conservative Life Pacific Mutual	<b>298,273</b> <b>2</b> 93,818	20	Boston Mutual Northwestern Mut.	106,363 106,146		Des Moines Life Conservative Life	415.558 358,024	19
Des Moines Life	274,059	21	Columbian Nat'l	99,841		Pacific Mutual	351,466	20 21
Ilhnois Life Columbian National.	223,085	22	Provident Savings.	93,197	22	State Mutual Columbian Nat	337,959	22
Home Life of N. Y.	214,867 210,512	23 24	Berkshire	83,112 81,354	23	Provident L. & T.	314,708 292,618	23 24
Phoenix Mutual	205,744	25	New England	71,663	25	Missouri State	247.500	
Manbattan Security Mut. N.Y	204,958	<b>26</b>	Southwestern Life.	* 63,600		Inter-State of Ind Home Life of N.Y.	230,857	96
Pittsburgh L. & T.	199,459 152,097	27 28	Conservative Life. Pacific Mutual	59,751 57,648	27 28	Phoenix Mutual	218, 162 215, 569	27 28
American Central	147,106	29	VolunteerStateLife	* 50,000	29	Life Assoc. of Am	210.034	29
Reserve Loan Union Mutual	131,778	30 31	Connecticut Mut Washington	47,110	30 31	Manhattan	194,988 * 167,579	30
Reliance Lufe	128,049	32	Security L.&A.Pa.	39.757 d 39.531	32	American Central	155,697	31 32
Equitable of lowa	97,706	33	Reliance Life	39,530	33	Union Mutual	141,916	33
Bankers of Nebraska State Mutual	94.993 93.947	34 35	Michigan Mutual State Life	30,936 29 712	34 35	Southern L. & T Reserve Loan	135,239 133,700	34
Franklin Life	91,371	35 36	Columbia Life	* 29,309	35 36	Equitable of Iowa	115,497	35 36
Connecticut General Missouri State	88,510 82,801	37 38	Equitable of Iowa. Mutual of Illinois	17,791 15,253	37 38	Berkshire Germania	115,142	37 38
Royal Union	72,509	39	Guarenty Mutual	* 15,000	39	Southwestern Life.	102,346	39
Mutual of Illinois Bankers Reserve Life	64,519	40	Texas Life Union Mutual	14,103	40 41	Bankers of Neb	101,597	40
Security L. &A., Phila	59,916 55,879	41 42	Security T. and L.	11,906	42	Boston Mutual	100,511 96,954	4I 42
Washington	55, 129	43	Phœnix Mutual	0.825	43	Security L. & A.Pa.	d 95,410	43
Connecticut Mutual. Life Assoc. of Amer.	53,401 51,633	#	Kansas City Life American Central.	d 8,683 8,591	#	Washington Provident Savings	94,886 94,667	44
Security T. and L	51,017	45 46	Home Life of N. Y	7,650	45 46	Franklin Life	93,382	45 46
Minnesota Mutual	47,610	47 48	Bankers of Neb	6,604	47	Connecticut Gen	91,018	47 48
Central of Iowa Security L.& A.N.C.	42,895 39,078	49	Royal Union Presbyterian Min	6,588 5,086	48 49	Mutual of Illinois Royal Union	79.773	
Kansas City Life	d 38,773 38,746	50	Bankers of N. Y	5,012	50	Volunteer State Life	79,097	<del>49</del> 50
Southwestern Life Security Mutual, Neb	38,746 d 35,612	51 52	Central of Iowa Register L. & A	4,097 2,980	51 52	Security T. & L Bankers Res. Life .	61,971 d 60,022	51
Berkshire		53	Maryland	2,844	53	Michigan Mutual	54,625	52 53
Wisconsin Life	25,299	54	American Life	2,802	54	Kansas City Life	d 47.456	54
Bankers of N. Y Michigan Mutual	24,135 23,689	55 56	Wisconsin Life Connecticut Gen	2,546 2,508	55 56	Central of Iowa Security L. & A. N, C.	46,992 38,685	55 56
Register L. and A	21,281	57 58	Franklin Life	2,011	57 58	Columbia Life	36,629	57 58
Guaranty Mutual  Meridian L. & T	15,652	58	Reserve Loan Meridian L. & T	1,922	58	Security Mut., Neb Minn. Mutual	d 35,838	58 50
South Atlantic	12,772		Federal Life		8	Guaranty Mutual		80
Volunteer State Life Presbyterian Min	* 12.175	61	Security Life & Acc		61	Rankers of N. Y	20, 147	61
Southern L. & T	2,777	63	Security Mut., Neb. Bankers Reserve L	d 226	63	Wisconsin Life Register L. & A		62 63
Inter-State of Ohio.	7,456	64	United States	145	64	Texas Life	17,379	64
Columbia Life Eastern Life	7,320 d 6,501	455	Security L. & A. N. C. South Atlantic	-393 -1,141	64 65	Meridian L. & T Presbyterian Min.	16,316 14,884	65 66
Federal Life	5,519	67	German Mutual	-1,203	67	South Atlantic	11,631	50 67
Texas Life	3,276	68	Inter-State of Ohio.	-3.458	68	Federal Life		67 68
German Mutual		8	Eastern Life	-7,084	8	American Life	5,006 3,006	69 70
Provident Savings	1,470		Manhattan	9,970	71	German Mutual		71
Commenced busing			Regressized in 1992	The .		siam (-) indicates a de		

#### EXHIBIT XXVI.—INCREASE IN INCOME.—Continued.

								_
NAME OF COMPANY.	Increase in Pro- mium Income.	Rank.	NAME OF COMPANY.	Increase in In- terest and Other Income.	Rank.	Name of Company.	Increase in Total Income.	Rank.
Security Life & Acc. Liberal Life	679	73 74 75 76 77 78	Hartford Life Minnesota Mutual. Mutual Reserve Provident L. & T. Inter-State of Ind Germania Equitable, N. Y Illinois Life	\$14,30314,55628,61283,76185,275195 645453 2532028538	73 74 75 76 77 78	Eastern Life		74 75 76 77 78 70
Aggregate Industrial Companies. Metropolitan Prudential John Hancock Western & South'n. Life Ins. Co. of Va. Colonial Equitable Indust'l Baltimore Life Mutual of Baltimore.	27,680,144 6,003,236 4,889,685 1,474,545 196,362 170,945 82,495 37,173 30,601	·· 1 2 3 4 5 6 7 8	Aggregate Industrial Companies Metropolitan Prudential John Hancock Life Ins. Co. of Va. Baltimore Life Equitable Indust'l. Mutual of Baltimore Providence Life Home Life of Del	548,284 483,123 104,996 10,336 3,520 3,045 2,683 2,545	1 2 3 4 5 6 7 8	Aggregate Industrial Companies Metropoliran Prudential John Hancock Life Ins. Co. of Va. Western & South in Equitable Indust'i. Colonial Baltimore Life Mutual of Balto	35, 127,337 6,551,520 5,372,868 1,579,541 181,281 149,856	1 2 3 4 56 7 8
Immediate Benefit Providence Life Contentuea Life Home Life of Del	3,861 3,503 * 1,283 556	10 11 12 13	Contentnea Life Immediate Benefit. Colonial Western & South'n	1,550 1,500 -1,467 -45,432 -46,506	10 11 12 13	Providence Life Home Life of Del Immediate Benefit. Contentnea Life	6,048 2,106 1,994 * 1,783	10 11 12 13
Aggregates Combined Agg	40,597,225	<u></u>	Aggregates Combined Agg.		<u> </u>		49,112,195	_

^{*} Commenced business in 1903.

## EXHIBIT XXVII.—PAYMENTS TO POLICYHOLDERS.

Showing the various items making up the Total Payments to Policyholders in 1903, compared with the total amounts paid in 1902.

		<b>5</b> 1	36	<b></b>	Lapsed, Surren-	Divi-	Total	1902.	
Rank.	NAME OF COM- PANY.	Death Claims Paid.	Matured Endow- ments.	Paid to Annui- tants.	dered and Pur- chased Policies.	dends to Policy- holders,	Paid Policy- holders.	Total Paid Policy- holders.	Rank.
		\$	\$	\$	\$	\$	\$	\$	!
1	Equitable, N. Y	18,318,483	2,631,497	883,278	7,434,119	5,682,295	34,949,672	29,191,251	2
2	New York Life	16,860,082		1,686,696	6,412,236		34,604,247	30,558,560	1
3	Mutual of New York.	18,946,053		2,121,306	3,963,061		32,655,204		
4	Northwestern Mutual	6,149,810	1,983,738	45,885	2,470,614	4.456,172	15,106,219	13.553.790	1 4
5	Mutual Benefit		1,147,730	110,152	1,325,433	1,837,243	9,297,789	8,668,884	
	Connecticut Mutual.	4,339,642	356,434	11,204	579,800	1,359,811	6,646,891		
7	Ætna Life	2,825,402	1,607,639	815	491,655	679,155	5,604,726		7
	Penn Mutual	2,768,424	810,861	168,485	882,464	785,331	5,415,565		1 0
9	Provident L. and T	1,045,055	1,497,372	24.454	522,706	818,024			
10	New England	2,088,498	403,491	None.	492,641	549,167	3.533.797		II
II	Massachusetts Mut.	1,726,024		None.	487,902	881,403	3.357.239	2,943,591	12
12	Mutual Reserve	2,778,385	None.	None.	351,562	86,718	3,216,665	3.371,263	IC
13	Union Central	1,368,354		21,163	436,035	449,866	2,701,236	2,581,227	13
14		1,191,130	816,554	32,242	333. ¹ 37	197,559		2,423,581	15
15 16	Washington Travelers	916,689	952,467	58,372	230,070	156,451	2,314,049		
	State Mutual	1,714,690	377,815	20,088	186,590		2,299,183		
17 18	National of Vermont.	1,163,884	181,508	None.	391,134	455,514			16
	Manhattan		290,600	91,396	571,290	162,408	2,057,076 1,788,897		1 -
19	Provident Savings	1,198,141	239,719	10,110	263,944	76,983	1,760,097		21
20	Phoenix Mutual	1,367,902	4,000	10,328	244,154	138,706		1,012,114	
21	Hartford Life	1,043,493	141,165	10,048 None.	256,399	265,365	1,716,470		18 18
22	Home Life of N. Y	1,578,132 800,787	None.		13,582	65,372		1,012,252	
23	Berkshire	625,215	333,046	31,834 None.	151,932	230,750			2
24	Fidelity Mutual	1,043,657	171,933 None.		376.553	289,357	1,463,058	1,545,743 1,232,369	25
25 26	United States			922	56,173	45,321	1,140,073	1,078,230	2
27	Union Mutual	597.953 605,965	179,451	19,293	201,351	73,590			

The minus sign (-) indicates a decrease. d Reorganised in 1903.

# EXHIBIT XXVII.—PAYMENTS TO POLICYHOLDERS.—Continued.

					Lapsed,			190%.	
Rank.	NAME OF COM-	Death Claims	Matured Endow-	Paid to Annui-	Surren- dered and	Divi- dends to	Total Paid	Total Paid	<u> </u>
æ	PANY.	Paid.	ments.	tants.	Pur- chased	Policy- holders.	Policy- holders.	Policy-	Rank.
					Policies.			holders.	<u></u>
28	Northwestern Nat'l.	\$	\$	\$	\$ 88.128	\$	\$	\$	
29	Michigan Mutual	398,455 434,020	6 7,197 192,666		125,770	f 412,963 31,033	906,743 783,489	750,762	28
30 30	llimois Life	1 367.431	29,880	1,800	331,697	32,289	763,097	369,677	34
32	Security T. and L	364,517	43,34 ^I	6,932	122,695 52,698	127,999	690,142	621,002 427,536	29 31
33 34	Securi y Mut., N. Y. State Life	384,564	· · · · · • •		24,610	4,585	413,759 378,406	369,932	33
35 36	Connecticut General.	190,021	78,341	224	99,901 54,698	40,216 33,589	356,873	203,703 304,291	37
36	Bank'rs of New York	300,708		<i>i</i>	29,322	25,828	355,984	312,842	36
37 38	Minnesota Mutual Franklin Life	216,142			48,488 64,683	86,396 4,412	351,026	400,780 314,073	35
39	National of U.S. of A.	242,532	5,667	422	80,930	473	330,024	249,990	35 38
40 41	Conservative Life Equitable of Iowa		38,431	964	139,760 24,542		268,183 258,397	505,680 227,637	30
42	Maryland	135,995	29,940	3,817	17,211	11,963	198,430	166,646	42
43 44	Des Moines Life Royal Union		•••••		28,578 30,000		186,016	187,979 118,964	41
45 46	Inter-State of Ind	14,162			77.463		91.625	42,264	49
40 47	Presbyterian Min Missouri State	50,055 47,989	15,181	4,654	12,340 31.502		82,230	91,182	44
47 48	Bankers of Neb	51,844	• • • • • • • •		8,271		79,4GI 60,849	55,527 34,936	47 52
49 50	Boston Mutual Reserve Loan	50,945			7,455		60,286	34.936 67,905	45 56
51	American Central	24,472	<b></b>		18,141	4,252	51,761 44,497	25,491 27,671	53
52	German Mutual		5,311	•••••	101	6,044	34,298	40,551	50
53 54	Security L.&A. N.C. Pittsburgh L. & T,	14,716 26,258		18,340			33,056 28,703	13,695	59
55 56 57 58	Register L. and A	11.048			4,148	11,825	27,057	23,304	55
50 57	Bankers Reserve Inter-State of Ohio		•••••	•••••		13,546	22,276 20,513	(d') 4,301	64
58	Wisconsin Life	19,000	•••••	•••••	1,049		20,049	16,138	57 67
59 60	Columbian Nat'l Kansas City Life	19,773 8,695		•••••		••••	19,773	(d) 403	97
6 <b>1</b>	Federal Life	12,740		•••••	3,848	49	16,637	13,724	58
62 63	Central of Iowa American Life	13,945	•••••			82	15,769 11,788	11,405 4,239	61 65
64	South Atlantic	10,235	•••••				10,235	11,970	60
64 65 66	Meridian L. & T Security Mut., Neb		•••••	•••••			8,022 6,604	2,414 (d )	66
67 68	Liberal Life	1,000			138		3,673	11,000	63
68 69	Southwestern Life Life Ass. of America.		•••••				3,500 3,000	(3)	
70	Mutual of Illinois	2,500					2,794	None.	::
71 72	Security L. & A., Pa. Guaranty Mutual	2.060					2,060	(d) (*)	••
73	Texas Life	1,000			730		1,000 730	278	68
74	Texas Life  Eastern Life	500	•••••				500	(d)	••
	Columbia Life Reliance Life						None.	. } <b>-</b> {	::
	Security Life & Acc. Southwestern L.& T.	l	•••••					<u>}•</u> {	••
	Volunteer State Life.		•••••	•••••			None.	8	::
					<del></del>				—
	Aggregates Industrial Companies.			5,440,493	30,013,648	29,140,116	194110308	172925,045	••
I 2	Metropolitan	12,907,612	96,254		501,137	603,255	14,178,731	12,362,164	1
3	Prudential	3.642.681	30,235 64,153	39,037 None.	882,690 369,170	688,248	4.764.252	9,491,459 4,029,377	3
4	Life Ins. Co. of Va	434,204	16,954	244	23,906	11,555	486,863	464,527	4
5	Western and South's Baltimore Life	295,369 96,731	1,901		1,342	<i>ð</i> 123,400	296,711 223,074	222,010 201,131	5
7	Colonial	86,855			1,224	1,335	89,414		
9	Mutual of Baltimore. Equitable Indust'l	74,508 24,401	700	<i>b</i> 10.706	526		86,440	68,187 16,458	8
IO	Immediate Benefit	5.818	10,427		12		24,401 16,257	14,252	11
11	Home Life of Del Providence Life	14,954 2,163	1,300		2,008		14,954	15,867 3,143	10 12
13	Contentnea	£ 237	1,300		2,000		5,471 237	(*)	
	Aggregates		221,924	120,455	1,783,057	2.208 272	31,731,704	26,958,676	_
							·		<u> </u>
	* Commenced business is		24,594,036 Sick benefit		132,596,905 ludes health		d Recession	199883,721	<u> </u>

^{*} Commenced business in 1903. Sick benefits. Includes health benefits. d'Reorganised in 1903. Includes reduction of policy loans \$400,555.

## EXHIBIT XXVIII.—EXPENSES, ETC.

Showing the principal items of the Expenses of the several companies in 1903 compared with the Total Expenses for 1902.

		Commis- sions and	Salaries, Medical Fees and	All	Divi- dends	Taxes, Licenses,	Profit		1902	A
PAULE.	NAME OF COMPANY	Expenses of Agents.	Other Charges of Em- ployees.	Ex- penses.	to Stock- holders.	Fees	Loss, Etc.	Total Expenses.	Total Expenses.  12 16,367,031 2 15,078,950 39 13,515,976 26 4,770,908 42 2,781,994 29 2,499,067 22 2,003,021 71 1,602,833 78 1,356,038 43 1,435,638 43 1,435,638 71 1,239,621 72 1,602,833 75 1,202,431 76 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363 71 1,001,363	-
1		\$	\$	\$	\$	\$	\$	\$	\$	1
1	New York Life	13,237,901	1,718,757	7 2,278,611		965.823	78,120	18,279,212		
	Mutual of New York. Equitable, New York	0 217.740	1,742,029	3,083,920 4 2,204,382	7.000	1,086,675	62,661	10,152,412	15,070,93	4
-	Northwestern Mut	2,939,365	652,705	620,595		670,507	1047,154	5,930,326	4,770,908	8
	Penn Mutual	1,581,234	384,426	358,027		351,384	78,954	2,754,024	2,781,994	4
	Mutual Benefit	1,352,327	431,060	307,505		444,870	93.237	2,628,999	2,499,067	7
1	Ætna Life Union Central	939,432			193,750					
1	Provident Savings	817,369	329 877	337.715			1,250	1,588,578	1,356,038	8
	Connecticut Mutual	428,245	188,495	381,573		422,645	165,585	1,586,543	1.435.638	8
	Massachusetts Mut	769.737	216,326	145,491		107,066	236,337	1,474,957	1,239,621	I
	Mutual Reserve Provident L. and T	520,788 619,287	301,877			0.0		1,446,972		
	National of Vermont	828,884								7 1
	Germania	763,876	157,019	245.456	24,000	84.353	20,921	1,295,625	1,124,313	3 1
	New England	662,330	233,523	243,941		122,043	18,169	1,280,006	1,124,547	7 3
	Fidelity Mutual	661,043	229,007	176,591		69,594	*****			
	Washington							1,120,159		
	Travelers	557,256	129.571			0	20,860	997,274	914,112	2
1	State Mutual	522,881	105,708	168,231		85,822	29,201	911,843	813.789	2
	Home Life of N. Y		150,781	139,824	15,000	53.099	4.432	881,304	846,067	2
	National of U. S. A Phœnix Mutual	491,023								
	Union Mutual							733.121	700,622	2
	Hartford Life	450,322	131,162	61,910	40,000	40,353		725,890	608,250	2
1	State Life	510,838	124,213	51,844	28,232		*****	715,127	505.765	3
	Pacific Mutual Northwestern Nat'l.								627,803	2
	Security Mutual	441,432							537.472	3
1	United States	331,425	90,677	110,698	30,800	36,611	48,207	648,418	678,187	2
:	Michigan Mutual	271,162	81,603	82,747	25,000	35,543	1,167	497,222	540,932	3
	Illinois Life	273,136	107,408	78,234	7,000	19,099	8,215	493,092	333,820	
	Berkshire Franklın Life	265,931 335,636	74,247 67,088					06-	418,011	
5	Security T. and L	146,290	64,328	112,140			72,557	439,596	444,546	3
7	Conservative Life	226,025	69,682	67.550	18,000	11,148	332		208,165	4
3	Connecticut General.		46,031	18,540	12,000	14,474		321,591	259,259	1
)	Bankers of New York Minnesota Mutual	142,177							172,332	4
2	Pittsburgh L. & T	62,549					104,515	245,448	(a)	
	Des Moines Life	155,708	34,917	19.797		7,141	327	217,890	175,682	4
3	Royal Union	126,317	34,251	21,585	7,000	9,182		198,335	172,179	4
4	Equitable of Iowa Inter-State of Ind	122,444	35,647		7,000			-0.000	92,599	
5	Boston Mutual	103,654						157,222	90,035	5
-	Bankers of Nebraska	100,083	22,253	20,041		2,568		150,945	127,466	4
7	Columbian National.	59,405	41,205	30,393		1,327	721	133,051		
9	Missouri State	91,278		12,132	8,000	2,147		131,323	60,198	5
0	American Central Bankers Reserve Life	68,377 80,101								4
2	Reliance Life	25,476						113.844	(a)	
3	Southern L. & T	2,947	7 1,740	91,241		147	*****	96,075	******	
4	Mutual of Illinois	40,959	27,687	7 19,522		1,201	*****	89,369	******	
5	Maryland	57,667 38,722	21,694		6,000	4,175		85,800	75,814	3
6	Kansas City Life	58,875	9,696	10,710	0,000		588	80,331	(d)	
8	Federal Life	42,890	22,757	7 11,000		2,293	900	79,930	81,473	51
9	Central of Iowa	47,851	18,994	7.353	2,000	1,278	******	77.476	58,406	50
2	South Atlantic Security L. & A., Pa.		20,644	11,202				74,930	04,017	5.
2	Security L. & A., Pa. Security Mut., Neb.	48,485 34,940							(d)	-
2	Wisconsin Life	32,069	8,724			1,556		49,057	24,423	6
3	Presbyterian Min	4,661	13,596	6,396		2,208	14,930	41,791	38,625 5	55
5	American Life	25,900	8,963	5.191			*****	41,112	61,667 5	
6	Southwestern Life	24,062	di Territoria	4 Francisco		139		39,593	40,819 5	8

#### EXHIBIT XXVIII.—EXPENSES, ETC.—Continued.

ند		Commis- sions and	Salaries, Medical Fees and	All Other	Divi- dends	Taxes, Licenses,	Profit and	Total	1903.	
Rank.	NAME OF COMPANY	Expenses of Agents,	Other Charges of Em- ployees.	Ex- penses.	to Stock- holders.	Fees and Fines.	Loss, Etc.	Expenses.	Total Expenses.  3,009 30,975 28,691 37,486 3,588 26,927 (a) 2,867 (a) 15,500 (d) 2,279 5,981 1,163 16,134,945 4,225 13,369,935 7,077 4,482,71,897 580,236 5,989 353,506 5,492 204,966 70,037 1,943 35,366	Rank.
	************	\$	-\$	-\$	-\$	\$	-\$	\$	\$	_
68	Register L. and A	25,447	10,140	3,128		294		39,009	30,975	62
69	Meridian L. & T	21,922	8,008	1,972		215	270	32,387	28,691	
70	Security L. & A	18,329	4,930	2,840		633	2,213	28,945	37,486	60
71	Liberal Life	12,992	5,408	9,848		280	•••••	28,528		64
72	Life Assoc. of Amer.	12,188	6,418	6,682		134		25,422		
<b>73</b>	Volunteer State Life.	8,246	1,816			26		22,867		٠٠.
74	Columbia Life	3,687			•••••		••••	17,450		١
75 76	German Mutual	5,985	4,377	3,125		2,448	605	16,540	15,500	67
76	Eastern Life	6,528	2,918			199	150		(4)	1 ::
77 78	Texas Life		4,139				535	12,279	5,981	68
78	Guaranty Mutual	5,473				211	• • • • • •			••
<i>7</i> 9	Security Life & Acc	340	33	799		144	342	1,058	(4)	
	Aggregates Industrial Companies.	56,986,453	12450982	15192032	537.930	7,195,901	2397106	94,760,404	85,931,153	
1	Metropolitan	12,382,255	2,583,838	1,704,430	140,000	<i>7</i> 90, to:				
2	Prudential	10,286,516	1,816,099	1,983,462	200,000	762,547	55,601	15,104,225	13,369,935	2
3	John Hancock	3,667,979				167,683		4,827,077		
4	Life Ins. Co. of Va	578,800	135.562	67,661	24,000	39,377	11,082			4
5	Western and South'n	545,952				7,420		671,897		
	Colonial	280,250				3,197	•••••	365,989		
7 8	Baltimore Life	197,119				7,226		285,492	294,966	
	Mutual of Baltimore.	57,760				1,151	•••••			
9	Equitable Industrial.	34,432		7,224	5,988	1,016				
10	Immediate Benefit	19,915				· 264	•••••	35.779		
II	Home Life of Del	16,929				85				
12	Providence Life	4,407	3,343	2,534	1.357	257	•••••			
13	Contentnea Life	819	468	786	·····		• • • • • • • • • • • • • • • • • • • •	2,073	(a)	
	Aggregates	28,073,101	5,358,958	4,256,546	371,791	1,771,324	86,358	39,918,078	36,151,398	<u>.</u>
	Com. aggregates	85,059,554 4 Commence				8,967,225 corganized		134678482	122082551	١

EXHIBIT XXIX.—TOTAL DISBURSEMENTS.

Showing the Total Disbursements of the companies in 1903 for all purposes in comparison with the Total Disbursements in 1902.

	'	Payments	<b>5</b>	Total	1909.	
Rank.	NAME OF COMPANY.	to Policy- holders.	Expenses, Etc.	Disburse- ments.	Total Dis- bursements.	Rank
		<b>s</b>	\$	\$	S	
I	New York Life	34,604,247	18,279,212	52,883,459	46,925,591	1
2	Equitable, New York	34,949,672	14,543,339	49,493,011	42,707,227	3
3	Mutual of New York	32,655,204	16,152,412	48,807,616	44,150,308	2
4	Northwestern Mutual	15,106,219	5,930,326	21,036,545	18,324,698	4
5	Mutual Benefit	9,297,789	2,628,999	11,926,788	11,167,951	5 8
	Connecticut Mutual	6,646,891	1,586,543	8,233,434	7,628,452	
7 8	Penn Mutual	5,415,565	2,754,024	8,169,589	7,643,298	7 6
8	Ætna Life	5,604,726	2,089,822	7,694,548	7,681,001	6
9	Provident Life and Trust	4,558,211	1,422,426	5,980,637	5,144,941	9
TO	Massachusetts Mutual	3,357,239	1,474,957	4,832,196	4,183,212	13
11	New England	3.533.797	1,280,006	4,813,803	4,344,035	II
12	Mutual Reserve	3,216,665	1,446,972	4,663,637	5,054,538	10
13	Union Central	2,701,236	1,612,971	4,314,207	4,184,060	12
14	Germania	2.570,622	1,295,625	3,866,247	3,547,894	14
15 16	Washington	2,314,049	1,120,159	3,434,208	3,153,023	15 16
	National of Vermont	2,057,076	1,331,941	3,389,017	3,148,496	
17	Provident Savings	1,765,090	1,588,578	3,353,668	2,968,152	17
18	Travelers	2,299,183	997.274	3,296,457	2,786,390	18
19	State Mutual	2,192.040	911,843	3, 103,883	2,529,485	20
20	Manhattan	1,788,897	1,034,630	2,823,527	2,688,397	19
21	Phoenix Mutual	1,716,470	799,34I	2,515,811	2,287,022	22
22	Home Life of New York	1,548,349	881,304	2,429,653	2,183,751	24
23	Hartford Life	1,657,086	725,890	2,382,976	2,420,502	21
24	Fidelity Mutual	1,146,073	1,136,235	2,282,308	2,233,732	23
25 26	Berkshire	1,463,058	476,643	1,939,701	2,009,036	25
	United States	1,108,981	648,418	1,757,399	1,756,417	27
27	Union Mutual	960,683	733,121	1,693,804	1,677,238	26

### EXHIBIT XXIX.—TOTAL DISBURSEMENTS—Continued.

					1902.	
Rank.	NAME OF COMPANY.	Payments to Policy- holders.	Expenses, Etc.	Total Disburse- ments.	Total Dis- bursements.	Rank.
		\$	\$	\$	\$	-
28	Northwestern National	906,743	669,844	1,576,587		::
<b>3</b> 9	Michigan Mutual	690,142 783,489	693,316 497,222	1,383,458	1,248,805	29 28
31	Illinois Lite	763,007	493,092 829.849	1,256,189	703.497	37
32	National of U.S. A	330,024 378,406		1,159.873	917,584 709,468	30
33 34	State Life	413.759	715,127 656,241	1,093,533	907,404	31
35 36	Security T. and L	417,215	439,596	856,811	872,082	35 31 32 33
30 37	Franklin Life	331,072 356,873	447.869 321,591	778,941 678,464	732,0 <b>8</b> 4 563,550	33 41
37 38	Conservative Life	268,183	392.737	660,020	713 845	34 38
39	Bankers of New York		283,879	639,863	613.775	38 40
40 41	Equitable of Iowa	351,026 258,397	256,819 191,506	607,845 449.903	573,112 418,178	42
42	Des Moines Life	186,016	217.800	403,906	363,66 <b>1</b>	43
43	Royal Union	104,933	198,335	303,268	291,143	44
44 45	Inter-State of Indiana	91,625	85,809 184,868	284,739 276,493	256,952 134 863	45 49
45 46	Pittsburgh L. & T	28,703	245,448	274,151	(*)	
47 48	Boston Mutual Bankers of Nebraska	60,286 60,849	157,222 150,945	217,508 211,974	157,940	48
49	Missouri State	79,491	131,323	210,814	115,725	52
50	American Central	44,497	125,800	170,297	125,190	51
51 52	Columbian National	19,773 51,767	133,051	152,824 139,695	20,781 101,305	53
53	Bankers Reserve Life	22,276	117,110	139,386	$(d)^{-}$	
54	Presbyterian Ministers	82,230 None.	41,791 113,844	124,021	129,807	50
55 56	Reliance Life	18,179	80,331	113,844 98,510	(2)	::
57 58	Federal Life	16,637	79,930	96,567	`95,197	54
58 <b>5</b> 0	Southern Loan & Trust	None. 15,769	96,075	95,075 93,245	69,811	56
<b>5</b> 9	Mutual of Illinois	2,794	77,476 89,369	92,163	None.	
61	South Atlantic	10,235	74,936	85,171	76,587	55 64
62 63	Wisconsin Life	20,049 2,060	49,057 64,5 <b>0</b> 6	69,106 66,566	· (d)	04
64	Register Life and Annuity		39,009	66,066	54,279	60
64 65 66	Security L. & A., Greensboro	33,056	28,945	62,001	51,181	61
67	Inter-State of Ohio	20,513 6,604	39,123 52,263	59,636 58,867	45,120 (d)	63
67 68	American Life	11,788	41,112	52,900	65.906	57
69	German Mutual		16,540	• 50,838	56,051 (*)	59
70 71	Southwestern Life	3.500 8,022	39,593 32,387	43,093 40,409	31,105	66
72	Liberal Life	3,673	28,528	32,201	37.927 (*)	65
73	Life Assoc. of America	3,000 None.	25,422 22,867	28,4 <b>22</b> 22,867	(2)	
74 75	Columbia Life	110116.	17.450	17,450		::
75 76	Eastern Life	500	16,698	16,698	(d)	نخا
77 78	Texas LifeGuaranty Mutual	730 1,000	12,279	13,009 12,164	6,259 (*)	68
79	Security Life & Acc		1,658	1,658	(*)	::
	Aggregates	194,110,368	94,760,404	288,870,772	258,856,198	
1	Industrial Companies. Metropolitan	14 178,731	17,601,163	31.779,894	28,497,109	1
2	Prudential	11,544,899	15,104,225	26,649,124	22,861,304	
3	John Hancock Life Insurance Co. of Virginia	4,764,252	4,827,078 847,482	9,591,329	8,549,088 1,186,894	3
4 5	Western and Southern	486,863 296,711	671,807	1,334,345 968,608	802,246	4 5 6
5	Baltimore Life	223,074	285.402	508,566	496,097	
7 8	Colonial	89,414 86,440	365,989 81,980	455,403 1 <b>68,42</b> 0	423,607 138,224	7
9	Equitable Industrial	24.40I	61,943	86,344	51,824	10
10	Immediate Benefit	16,257	35,779	52,036	56,391	9
11 12	Providence Life	14,954 5,471	21 080 11,898	36,034 17,369	32,532 14,668	II
13	Contentnea Life	237	2,073	2,310	( <del>*</del> )	
	Aggregates	31,731,704	39,918,078	71,649,782	63,110,074	<u></u>
	Combined Aggregates	225,842,072	134,678,482	360,520,554	321,966,272	
	Commenced busing		d Reorganize			

## EXHIBIT XXX.-INCREASE IN DISBURSEMENTS.

Giving the Increase in the Payments to Policyholders, Expenses of Management and Total Disbursements in 1903, together with Rank in the same Items.

		_						
NAME OF COMPANY.	Increase in Pay- ments to Policy- holders.	Rank.	NAME OF COMPANY.	Increase in Ex- penses.	Rank.	Name of Company.	Increase in Total Disburse- ments.	Rank.
	\$	_		\$			\$	
Equitable, N. Y New York Life Mutual of New York.	5.758,421	1 2	New York Life Northwestern Mut	1,912,181	1 2	Equitable, N. Y New York Life	6,785,784 5,957,868	I
Mutual of New York.	3.583.846	3	Mutual of N. Y	1.073.462	3	Mutual of N. Y	4,657,308	3
Northwestern Mulua	I,552,429	4	Equitable, N. Y	1,027,363	4	Northwestern Mut.	2,711,847	4
Mutual Benefit	628,905	5 6	Conservative Life	319,107	5	Provident L. & T	835,696	5
Provident L. and T Penn Mutual	564,472 554,261		Provident L. and T. Pittsburgh L. & T.	271,224 * 245,448		Mutual Benefit Mass. Mutual	758,837 648,984	
State Mutual	476,344	8	Mass. Mutual	245,336	7	Connecticut Mut	604,982	7 8
Connecticut Mutual	454,077	9	Provident Savings.	232,540	9	Northwestern Nat'l	576,721	9
Travelers,	426,905 413,648	IO	State Life Northwestern Nat.	209,362 201,437	IO II	State Mutual Illinois Life	574,398 552,692	10
Illinois Life	393,420		Germania	171,312	12	Penn Mutual	526,291	12
Northwestern Nat'l	375,284	13	Nat'l of U.S. of A.	162,255	13	Travelers	510,067	13
New England Washington	314,309 267,341	14 15	Illinois Life	159,272 155,459	14 15	New England Provident Savings.	469,768 385,516	
Conservative Life	237,497 210,664	15 16	Connecticut Mut	150,005	16	State Life	384,065	15 16
Home Life of N. Y		17	Fidelity Mutual	134,875	17	Germania	318,358	17
Phoenix Mutual State Life	191,713	18	Mutual Benefit Sec'y Mut., N. Y	129,932	18	Washington Pittsburgh L. & T.	281,185	
Provident Savings	174,703 152,976	20	Hartford Life	117,640	20	Home Life of N. Y.	* 274,151 245,902	
Germania	147,041	21	Reliance Life	* 113,844	21	National of U.S.A.	242.289	
Union Central	120,000	22	State Mutual Southern L. & T	98,054	22	National of Vt	240,521	
Fidelity Mutual National of U.S. of A.	86,296 80,034	23 24	Inter-State of Ind	96,075 92,269	23 24	Phœnix Mutual Sec'y Mut., N. Y	227,889 162,596	
Pacific Mutual	69,140	25	Mutual of Illinois	89,369	25	Inter-State of Ind	141,630	
National of Vermont.	57,807	26	Manhattan	88,930	26	Manhattan	135,130	26
Connecticut General. Inter-State of Ind	52,582 49,361	27 28	Ætna Life Minnesota Mutual	86,801 84,488	27 28	Pacific Mutual Columbian Nat'l	134,653	
Manhattan	46,199	29	Travelers	83,162	29	Union Central	132,043 130,147	
Security Mutual N.Y.	43,827	30	National of Vt	82,714	30	Connecticut Gen	I I4.0I4	30
Bankers of N. Y		31	Missouri State Boston Mutual	71,125	31	Reliance Life Southern L. & T	# 113,884	31
Michigan Mutual  Maryland	32,727 32,284	32 33	Pacific Mutual	67,187 65,514	32 33	Missouri State	96,075 95,089	
Equitable of Iowa	30,760	34	Connecticut Gen	62,333	34	Mutual of Illinois	92,163	34
United States	30,751	35 36	Des Moines Life	42,208	35	Berkshire	69.335 59.568	35
Pittsburgh L. & T Reserve Loan	* 28,703 26,276	30	Southwestern Life   Se'cy L. & A., Pa	39.593 d 38,177	36 27	Boston Mutual Bankers of Neb	40.300	
Bankers of Neb	25,913	37 38	Phoenix Mutual	36,175	37 38	Fidelity Mutual	49,392 48,576	37 38
Missouri State	23,964	39	Home Life of N. Y.	35,237	39	Franklin Life	40,857	39
Columbian Nat'l Sec'y L. & A., N. C	19, <del>3</del> 70	40 41	Union Mutual Kansas City Life	32,499 d 30,762	40 41	American Central Southwestern Life.	45,107 # 43,093	40 41
Franklin Life	16,998		Franklin Life	29,858	42	Des Moines Life	40,245	42
American Central	16,826	43	American Central.	28,281	43	Secur. L. & A., Pa.	d 40,237	43
Inter-State of Ohio	16,212		Royal Union L. Assoc. of Amer.	26,156 * 25,422		Reserve Loan Minnesota Mutual.	38,390	
American Life Meridian L. and T	7,549 5,608	45 46	Wisconsin Life	24,634	45 46	Equitable of Iowa.	34,733 31,725	
Bankers Reserve Life	d 4,672	47	Security Mut. Neb	d 23,597	47	Kansas City Life	d 31,561	l 47
Central of U. S. A	4,364		Bankers of Neb Vol. State Life	23,479 22,867	48	Wisconsin Life L. Assoc. of Amer.	28,545 * 28,422	48
Wisconsin Life Register L. and A	3,911	49 50	Central of U. S. A.	19.070	49 50	Maryland	27,787	49 50
Southwestern Life	7 2 500	51	Columbian Life	* 17,450	51	Bankers of N. Y	26,088	
Life Assoc. of Am	* 3,000	52	Washington	13,844	52	Central of U. S. A.	,23.434	52
Federal Life Mutual of Illinois	2,913 2,794		Berkshire Columbian Nat'l	13,350 12,673	53 54	Security Mut., Neb. Volunteer State Life	d 23,311 * 22,867	53
Sec'v L. & A. Phila	d 2,060	55	Reserve Loan	12.114		Columbia Life	* 17.450	33
Guaranty Mutual	* I,000	55 56	Guaranty Mutual	* 11,164	55 56	Union Mutual	16,566	56
Kansas City Life	d 799	57	South Atlantic	10,319	57	Inter-State of Ohio.	14,516	57
Texas Life Eastern Life	452 d 385 d—286	58 59	Register L. and A	10,138	58 50	Ætna Life	13,547 * 12,164	58 50
Security Mut. Neb			Texas Life	8,034 6,298	59 60	Royal Union	12,125	60
South Atlantic	-I.735		Eastern Life	d 4,836	61	Register L. and A.	11,787	
Des Moines Life German Mutual	-1,963 -6,253		Backers Res. L Meridian L. and T.	4 3,772 3,696	62 63	Sec. L.&A., N. C Meridian L. and T.	10,820 9,304	62
Liberal Life	7,327	64	Presbyterian Min	3,166	64	South Atlantic	8,584	64
Boston Mutual	<b>-7,619</b>	65	Inter-State of Ohio.	1,696	65 66	Bankers Res. Life	\$ 8,444	65
Presbyterian Min Security T. and L	-8,952 -10,321	67	Sec'y Life & Acc Liberal Life	* 1,658 1,601		Texas Life Eastern Life	6,750 d 5,221	60
Royal Union	-14,031	68	German Mutual	1,040		Sec'y Life & Acc	1,658	67 68
Union Mutual	-I5,933	69	Equitable of Iowa	964	69	Federal Life	1,370	69
Minnesora Mutual	<del>-49.754</del>	70	Federal Life	<b>—1.543</b>	70	United States	982	70

The minus sign (-) indicates a decrease.

^{*} Commenced business in 1902.

#### EXHIBIT XXX.-INCREASE IN DISBURSEMENTS.-Continued.

NAME OF COMPANY.	Increase in Pay- ments to Policy- holders.	Rank.	Name of Company.	Increase in Ex- penses.	Rank.	NAME OF COMPANY.	Increase in Total Disburse ments.	Rank.
Ætna Life	\$ 73,254 82,685 154,598 155,166	72 73	Maryland	\$ -4,497 -4,950 -8,541 -19,054 -20,555 -27,970 -29,769 -43,710 -236,308	7º 73 74 75 76 77	German Mutual Liberal Life Presbyterian Min Michigan Mutual American Life Security T. and L. Hartford Life Conservative Life Mutual Reserve.	\$5,2135,7265,78610,98313,00615,27137,52652,925390,901	72 73 74 75 76
Industrial Companies Prudential. Metropolitan. John Hancock Western & Southern. Life Ins. Co. of Va. Baltimore Life. Colonial. Mutual of Baltimore. Equitable Industrial. Providence Life. Immediate Benefit Contentnea Life Home Life of Del	734,875 74,701 22,336 21,943 19,313 18,253 7,943 2,328 2,004 * 237 —913	1 2 3 4 5 6 7 8 9 10 11 12 13	Aggregates Industrial Cos. Prudential. Metropolitan John Hancock Life Ins. Co. of Va. Western & South'n Equitable Indust Colonial Mutual of Balt Home Life of Del Contentnea Life. Providence Life. Immediate Ben. Baltimore Life.	8,829,251 1,734,290 1,466,218 307,366 125,115 91,661 26,577 12,483 11,943 4,515 *2,073 373 -6,359 -9,474	1 2 3 4 5 6 7 8 9	Western & South'n. Life Ins. Co. of Va. Equitable Indust Colonial Mutual of Balt Baltimore Life Home Life of Del. Providence Life Contentnea Life Immediate Ben	3,787,730 3,282,785 1,042,241 166,362 147,451 34,530 31,796 30,196 12,469 3,502 2,701 * 2,310	1 2 3 4 5 6 7 8 9 10 11 12 13
Aggregates			Aggregațes	3,766,680		Aggregates	8,539,708	-
Combined Agg	25958 351	•••	Combined Agg.	12 595,931		Combined Agg.	38554282	<u> </u>

The minus sign (-) indicates a decrease.

## EXHIBIT XXXI.-INCOME SAVED.

Showing the amount of Income Laid By in 1903 by the several companies in comparson with the Income Saved in 1902.

				Excess of	1903.	
Rank.	NAME OF COMPANY.	Total Income.	Total Ex- penditures.	Income over Ex- penditures.	Income Saved.	Rank.
_		\$	- S	\$	\$	
1	New York Life	88,269,531	52,883,459	35,386,072	32,182,810	1
2	Mutual of New York	77, 222, 712		28,526,097	29,154,715	2
3	Equitable, New York	73,718,351	49,493,011	24,225,340	26,758 911	3
4	Northwestern Mutual	33.835,274	21,036,545	12,798,729	13,827,607	4
5	Penn Mutual	14,840,718	8,169,589			
	Mutual Benefit	16,603,434			4.437,068	
7	Union Central					7
- 1	Ætna Life		7.694,548	4,027.526		
9	National of Vermont					
IO	Travelers	6,221,636				
11	Massachusetts Mutual. Provident Life and Trust	7,634,216	4,832,196			
12	Correction Life and 1 rust			2,776,470		
13	Germania	5,656.396	3,866,247 4,813,803	1,790,149		
14	New EnglandState Mutual	6,515.507	3,103,883	1,701,704		
13	Northwestern National.	4,796,866 2,897,383				
	Phoenix Mutual	3,782,876		1,320,790		
	Fidelity Mutual	3,762,670				21
	National of U. S. A	2,319.513				
	Home Life of New York	3.435,529				
21	Berkshire	2,898,610				
22	Provident Savings	4,205,082				
23	Illinois Life	2,084,315			3,186,271	
24	Security Mutual, N. Y	1.821.478	1,070,000			
25	Pacific Mutual	2.088.416	1,383,458			
2ŏ	Union Mutual	2,386,627				
27	State Life	1,748,490				

^{*} Commenced business in 1903.

#### EXHIBIT XXXI.-INCOME SAVED-Continued.

				Excess of	190%.	
Rank.	NAME OF COMPANY.	Total Income.	Total Ex- penditures.	Income over Ex- penditures.	Income Saved.	Rank
		-\$	\$	\$		
28	Michigan Mutual	1,853,199		572,488	506,880	
30	Manhattan	922,606 3,321,507	403,906 2,823,527	518,700 497,980	143,387 438,122	4I 29
31	Equitable of Iowa	923,606	449,903	473,703	389,931	31
32 33	Connecticut General	1,024,175 575,142	678,464 276,493	345,711 298,649	369,607 209,422	
34	Franklin LifePittsburgh L. & T	1,056,136	778,941	277,195	230,670	
35 36	Pittsburgh L. & T		274,151	269.154	(")	::
37	Washington	463,277 3,676,256	210,814 3,434,208	252,463 242,048	100,052 428,347	46 30
37 38	Washington		856,811	235-453	158,211	39
39 40	Columbian National	382,030 496,354	152,824 303,268	229,206 193,086	46,541 126,114	
41	Royal Union. American Central.	363,376		193,000	82,489	
42	Life Assoc. of America	210,034	28,422	181,612	(*)	•••
43 44	Bankers of NebraskaPresbyterian Ministers	392,321 302,801	211,794	180,527 178,780	128,322 158,110	43
45 46	Conservative Life	838,575	660,920	177,655	-233,294	68
46	Hartford Life	2,533,411	2,382,976	150,435	172,117	37
47 48	Bankers of New York	1,905,713 780,807	1,757,399 639,863	148,314 140,944	198,589 137,885	36 42
49	Reserve Loan	275,465	139,695	135, <i>77</i> 0	40,460	54
50 51	Boston Mutual.  Bankers Reserve Life	323.933	217,508 139,386	105,425 105,025	69,039 (d)	1 -
52	Security L. and A., Phila	244,411 154,923	66,566	88,357	(d)	::
53	Maryland	372,780	284,739	88,041	119,659	45
54	Central of Iowa	160,158	93,245	66,913	69,811 (*)	49
55 56 57 58	Register L. and A	102,346 121,862		59,253 55,796	43,322	53
57	Reliance Life	167.579	113,844	53.7 <b>3</b> 9	(*)	==
50	Volunteer State Life	4,711,232 62,175	4,663,637 22,867	47,595 39,308	—28,675 (*)	67
59 60	Southern Loan & Trust	135,230	96,075	39,104		٠.
61 62	American Life	88,507 96,780	52,900 62,001		17,595	58 65
63	Security Mutual, Neb	02.072		34,779 33,205	6,914 (d)	
65	Connecticut Mutual	8,262,171	8,233,434	33,205 28,737	533,208 (a)	25
66	Kansas City Life	125,710 39.914	98,510 13.009		( <i>a</i> ) 16,276	59
67	South Atlantic	108,235	85,171	23,064	20,017	56
68 69	Meridian L. and T	60,698	40,409	20,289	13,277	61
70	Wisconsin Life	87,700	17,450 69,106		(*) 19,303	57
71	Guaranty Mutual	30,652	12,164	18,488	(*)	•••
72 73	German Mu ual	68,920 74.185	50,838 59,636	18,082 14,549	11,002 25,067	63
74	Liberal Life	45,707	32,201	13,506	14,385	60
75 76	Federal Life	109,304	96,567	12,737	7.570 11,838	64
77	Security Life & Acc.	618,004 1,402	607,845 1,658	10,159 —256	(*)	
78	Eastern Life.	15,966	16,698	<b>—732</b>	(4)	
79	Mutual of Illinois	79.772	92,163	-12,391	None	<u></u>
	Aggregates	446,866,607	288,870,772	157 995 835	152 883 072	
T	Metropolitan		31,779,894	18,107,910	14,839,175	1
2	Prudential		26,649,124	12,376,004	10,790,926	2
3	Life Ins. Co. of Virginia	13,572,734 1,569,529		3,981,405 235,184	3,444,105 201,354	
5	Western and Southern	1,139,327	968,608	170,719	187,225	5
	Baltimore LifeColonial.	626,844 512,843				
7 8	Mutual of Baltimore	203,054	168,420	34,634	39,311	8
9 10	Equitable Industrial		86,344	13,999	8,301	10
11	Immediate Benefit	51,453 61,875	36,034 52,036			9
12	Providence Life	19,576	17,369	2,207	-1,140	12
13	Contentnea Life	2,783		473	(*)	··
	Aggregates	106,773,293	71,649,782	35,123,511	29,678,361	··
_	Combined Aggregates	553,639,900	360,520,554	193 119 346	182 561 433	••
	*Commenced business in 1002. The minus sign (-)	indicates en	excess of die	humanana	was Income	_

^{*} Commenced business in 1903. The minus sign (→) indicates an excess of disbursements over income.

✓ Reorganized in 1903.

## EXHIBIT XXXII.-NEW

Showing the Number and Amount of Policies Issued, Revived and Increased in 1903, in and the Increase or Decrease

		TOTAL N	EW BUSINESS.	Esch	Ne	w Issues.	Revives	Policies.
Rank.	NAME OF COMPANY.	Policies.	Amount,	Average of E Policy.	Policies.	Amount.	Policies.	Amoust.
_			\$	\$		\$		<u> </u>
I	New York Life b	172,652	329,875,034 322,047,968	1,911	171,118	316,532,447	I,534 690	3,216,798
3	Equitable, New York. Mutual of New York b	121,776 98,865	322,047,908 215,102,648	2,646 2,175	121,086 97,915	320,077,254 212,777,607	854	1,970,714 2,123,345
4	Prudential b	94,887	102,822,648	1,083	90,026	97,955,595	4,861	4,101,433
5	Metropolitan	137,917	100,920,211	732	131,480	96,504,595	6,437	4.349.762
6	Northwestern Mutual b Penn Mutual	30,350 29,548	72,319,021 69,728,754	2,383 2,360	29,884 27,638	71,201, <b>0</b> 65 64,467,090	447 1,660	1,117,956 4,197,622
7 8	Mutual Benefit	22,797	47,242,857	2,073	22,691	46,993,463	103	207,731
9	Union Central	18,762	35,925,129	1,914	18,434	35,303,259	328	621,870
Ю	Provident Savings	19,091	34,364,047		18,860	33.827.944	172	453,225
II I2	National of U.S. of A. Ætna Life 8	34.72I 15,22I	29,210,944 26,631,862	841 1,730	34.684 15,157	28,752,925 26,212,085	16 64	34,268 108,611
13	John Hancock	16,105	26,571,034	1,651	16,029	26,256,735	76	116,250
14	Massachusetts Mutual. Fidelity Mutual b	18,814	24,677,440		11,761	24,317,223	_53	135,318
15	· ·	12,172	22,621,904		11,598	21,396,061	536	1,163,807
16 17	New England	10,189	22,536,288 20,822,389	2,211	10,098 11,269	22,179,940 20,569,036	49 118	122,395 244.573
18	State Life	8.217	20,517,370	2,468	8,060	19,791,370	109	345,500
19 20	Washington Provident Life & Trust	9,881 7,192	19,448,692 18,731,182	1,968 2,604	6,768 6,984	13,030,260 18,090,833	3,113	6,41 <b>8,</b> 431 632,731
ı	Travelers b		_		' '	16,887,769		
11	Manhattan	7,326 6,461	17,077,675	2,330 2,617	7,269 6,291	16,404.999	57 170	165,379 416,646
3	Pacific Mutual	13,321	16,719,704	1,255	13,146	16,401,577	175	301,697
24 24	Northwestern National Illinois Life	26,326 10,059	15,767,294 15,552,355	599 1,548	25,559 9,143	14,907,262 14,465,281	767 288	860,032 470,165
15	State Mutual	5,960	14,602,461	1	5,928	14,452,170	31	88,65
26	Mutual Reserve b	14,308	14,550,277	1,017	13,152	12,527,288	1,028	1,974,513
27 28	Phoenix Mutual	8,284	14,364,393	1,734	8,239	14,252,302	45	81,590
29	Germania b	7.757 5.784	13,961,744	1,800	7.710 5,686	13,782,605 13,198,171	47 98	78,804 209,850
90	Hartford Life Home Life of N. Y. b.	7,210	12,632,674	1,752	7,002	12,283,940	908	348,734
31	Home Life of N. Y. b.	6,983	12,335.472	1,766	6,863	12,062,961	120	248,781
32 33	Security Mut., N. Y. b. Connecticut Mutual	7,315 3,829	11,251,038	1,538 2,648	6,945 3,809	10,128,441 10,091,665	370	547.77 ¹ 32,008
34	Franklin Life	5,991	8,921,932	1,489	5,932	8,669,325	59	252,607
35 36	Union Mutual b	6,199	8,484,449	1,369	6,129	8,402,353	68	82,096
30 37	United States Michigan Mutual	3,642 7,740	8,173,044 7,685,295	2,245 993	3,457 7,567	7,810,544 7,552,437	133 173	361,500 126,701
38	Columbian National 5.	2,661	7,063,050		7,307	/:33-:43/	-/3	
39	Des Moines Life	3,945	6,721,554	1,704	3,945	6,721,554		
40	Berkshire	2,358 4,766	6,466,367		2,339 4,766	6,406,867	19	59,500
41 42	Life Assoc. of America	1,364	5,932,257 4,995,500		1.364	5,932,25 <i>7</i> 4,995,500		
43	Connecticut General	2,941	4,717,424	1,604	1,364 2,892	4.644.024	44	51,800
44	Inter-State of Indiana.	1,751	4,476,900	2,556	1,751	4,476,900	•••••	•••••
45 46	Bankers of Nebraska		4,296,322	1,560	2,767	4,216,707	40	70,000
40 47	Equitable of Iowa Missouri State	2,826 2,968	3,901,137	1,381	2,815 2,954	3,825,374 3,827,843	11	16,500 24,000
47 48	Bankers of N. Y	2,051	3.752.954	1,829	1,929	3.653.354	122	99,60
49	Security T. and L	2,284	3,511,001		2,147	3,203,573	128	286,00
50	Minnesota Mutual		3,479,831	2,874	1,179	3,411,687	31	68,14
51 52	Royal Union 6 Security L. & A., Pa. 6	2,062 753	3,393,879	1,646 4,369	2,021 753	3,321,798 3,290,750	25	47.500
53	Mutual of Illinois	2,298	3,132,166	1,364	2,296	3,131,166	ī	1,000

BUSINESS ISSUED.

comparison with the issues of 1902, also showing the average Amount of each New Policy issued, of new business over 1902.

	LICIES EASED.†	DIVIDEND ADDITIONS.		1903.			Increase or D	ECREASE IN 19
roucies.	Amount.	Amount.		Business.	Rank.	Average of Each Policy.	Policies.	Amount.
			Policies.	Amount.		Pec		5,268 40,798,02 5,828 8,426,46 3,321 14,012,75
	\$	\$		\$		\$		
	10,125,789		156,884	905,695,229	1 2	1,948	15,768	
96	201,696		102,502 92,537	<b>281,249,944</b> <b>206,676,18</b> 5	3	2,743 2,223	19,208	
	765,620		76,566	87,909,889	5	1,148 <i>7</i> 66	18,321	14.012.75
•••	65,854	• • • • • • •	132,964	101,812,141	4	766	4,953	-891,93
69			30,350	72,919,573	6	2,403	127	-486,54
3	1,064,04 <b>8</b> 41,663	•••••	29,729 20,232	69,632,777 42,649,137	7 8	2,342 2,108	—181 2,565	95.97
[	4-,003	••••	17,974	35,701,108	9	1,986	788	4,593,79 224,02
59	82,878	•••••	19,088	35,371,913	10	1,853	3	—1,007,86
21	423.751	•••••	8,249	13,745,243	26	1,667	26,472	15,465,70
:::	311, 166 198,049	•••••	14,459 12,839	25,991,306 24,527,510	13	1,796 1,910	762 3,266	640,55 2,043,52
1	224,899		11,619	25,434,586	12	2,189	195	<del>-</del> 757,14
38	62,036	••••	11,189	20,927,705	17	1,870	983	1,694,19
42	233.953 8,780	•••••	8,370	19,538,685	18 16	2,334	1,819	2,998,20
148	380,500		10,913 6,365	21,094,122 14,014,858	25	2,025	474 1,952	- 271,73 6,501,51
		•••••	7.450	15,231,226	21	2,044	1,158	1,535,13
	7,618	•••••	6,995	18,097.535	19	2,587	197	683,64
12	<b>24.527</b> 91,719	•••••	7,165 5,055	15,942,16 <b>8</b> 13,721,096	27	2,225 2,714	161 382	1,135,51 —249,42
	16,430		9,944	14,208,768	23	1,429	3,377	2,510,93
628	616,909		14,371	22,699,064	14	1,580	13,593 4,312	
	61,636		5,679	14,382,306	22	2,709	282	220,15
128	48,476		21,820	22,346,240	15	1,024	-7,512	-7.795.9°
••• }	30,495		7,069	12,583,221	20 28	1,779	1,215	1,781,17
	51,342	48,933	7,207	12,847,752 4,195,091	43	1,783 3,215	550 4,479	1,113,99 9,212,93
	••••••		7.879	11,824,266	31	1,500	781	628,67
••••	23,730	•••••	7,896	14,060,505	24	1,781	454	734, 18
••••	574,826 20,765	•••••	6,103 4,121	9,791, <b>90</b> 6 10,868,219	34	1,604 2,637	1,212 482	1,459,13 —1,246,0
	20,705		5.785	9,258,933	33 36	1,601	206	—1,240,00 —337,00
2	•••••		6,111	7,719,195	38	1,263	88	765,25
52	1,000	•••••	4,264	11,510,094	32	2,699	-622	-3,337,05
••••	6,157		13,652	11,923,849	30 61	873 2,940	-5,912 2,210	-4,238,59
••••	•••••	•••••	1,877	1,325,750 3,267,416	49	1,741	2,068	5,737,34 3,454,13
	•••••	•••••	2,650	6,995,174	39	2,640	-292	528,80
••••	••••••	•••••	(a)	•••••		••••	4,766	5,932,25
	20,700	*******	(a) 2,784	4.377.337	42	1,572	1,344 —160	4,908,00 —143,54
		******	820	2,380,756	52	2,903	931	2,096,1 ₄
	9,351	264	2,091	3,591,918	46	1,718	696	672,40
••••	7,534 200	51 <b>,72</b> 9	2,683 1,141	3,752,426 1,674,62 <b>5</b>	45 57	1,399 1,468	143 1,827	148,71
	200		2,547	5,427,338	40	820	-4,896	2,177,41 —2,508.87
9	22,000		2,901	4.585.573	41	1,581	3 <b>6</b> 3	738,15
			1,086	2,442,247	51	2,249	124	1,037,58
16	24,43I	150	1,291 (d)	2,287,477	53	1,772	771 462	1,106,40 2,259,75
	******							

The mmus sign (—) indicates a decrease from 1902. †Including changes and transfers. a Commenced business in 1903. d Reorganized in 1903.

#### EXHIBIT XXXII.-NEW

	<del></del>						AAAI	
		TOTAL N	RW BUSINESS.	Each	NEW	Issuas.	REVIVE	Policies.
· Rank.	NAME OF COMPANY.	Policies.	Amount.	Average of Each Policy.	Policies.	Amount.	Policies.	Amount.
			\$	\$		\$		\$
54 55 56	Western & Southern > Federal Life	3,034	2,944,500	970 2,608	3,032	2,934,000	2	3,500
22 56	American Central	1,055 1,061	2,752,085 2,600,624	2,450	959	2,416,340	47	TOO FOO
57 58	Boston Mutual	9,718	2,537,738	2,610	9,263	2,404,938	455	100,500 132,800
58	Bankers Reserve Life b	924	2,472,000	2,675	916	2,453,000	7	16,500
59 60	Life Ins. Co. of Va	3,45I	2,321,778	673	46	40,000		
61	Reserve Loan	943 1,401	2,120,500	2,248 1,389	930 1,401	2,101,000	13	18,500
62	Central Life of Iowa b.	1,332	1,947.500 1,796,387	1,348	1,316	1,947,500 1,778,683	16	17,704
64	Security Mutual, Neb.	1,403	1,559,576	1,102	1,370	1,515,776	33	43,800
65 66	South Atlantic	1,062	1,438,312	1,353	1,052	1,427,000	10	11,312
90	Colonial b	1,553	1,402,877	902	1,500	1,357,377	53	45,500
67 68	Presbyt'rn Ministers b	1,013 830	1,387,500 1,374,550	1,369 1,656	1,013 826	1,387,500 1,361,967	4	9,000
69	Reliance Life b	325	1,315,650	4,047	325	1,315,650		
70	Kansas City Life J	1,008	1,220,550	1,211		••••		
71	Wisconsin Life	778	1,194,725	1,566	778	1,194.725		
72 73	Inter-State of Ohio Maryland	650 477	1,014,479 900,684	1,560 1,888	650 468	1,014,479 886,550	6	12,250
74	Security L.& A., N.C.	334	895,900	2,684	332	876,500	2	6,000
75 76	Register L. and A. b.	688	885,663	1,287	686	883,663	2	2,000
70	Meridian L. and T. b Liberal Life	527	863,500	1,638	5 <del>2</del> 7	863,500	•••••	
77 78	Baltimore Life b	338 783	796,000 601,542	2,356 768	•••••			
79	Volunteer State Life	169	552,000	3,265				
80	Guaranty Mutual b	885	468,250	529				<b></b>
81	Eastern Life 3	307	358,000	1,166	307	358,000		
<b>8</b> 2 83	Southern L. & T. J Columbia Life	120	243,180	2,026	120	243,180	•••••	• • • • • • • • • • • • • • • • • • • •
84	German Mutual 3	114 58	230,500 146,392	2,022 2,525	114 58	230,500 146,392	•••••	
85 86	Texas Life 6	45	42,700	040	45	42,700	l	<b> </b>
	Equitable Industrial b.	34	29,500	949 867				
87	Security Life & Acc. b	24	23,750	989	24	23,750		
	Aggregates	1,120,628	1,908,085,679	1,704	1,092,519	1,852,607,616	26,370	39,473,314
	Industrial Companies.	00 0-0			ł			ĺ
1 2	Metropolitan	1,788,828 1,468,230	297,968,863 190,386,294	167 130	1,317,996	156,858,513	150,234	18,854,583
3	John Hancock	347.027	57,444,640	165	324,696	53,908,000	22,331	3,536,640
4	Western and Southern	128,877	14.161.533	110	125,493	13,094,229	3,384	360,421
5	Life Ins. Co. of Va	117,159	11,906,867	102	113,835	11,560,627	3,324	346,240
6	Colonial	60,215	7,122,800	118	58,363	6,907,800	1,853	215,000
<i>7</i>	Baltimore Life Columbian National	55,678	4,969,151	89	54,444	4,802,625	1,234	
9	Hartford Life	33,465 18.001	4,813,941 2,040,545	I44 I55	18,991	2,949,545		
IÓ	Mutual of Baltimore	17,371	1,815,548	104	15,719	1,652,191	1,652	162,943
11	Equitable Industrial	12,904	1,665,414	129	12,424	1,603,183	480	62,231
12 13	Providence Life Immediate Benefit	3,684	586,320 391,268	159	3,684 7,246	586,320 382,582	146	8,686
14	Home Life of Del	7,392 2,847	284,400	53 100	2,743	274,000	104	10,400
15	Contentnea Life	1,477	43,980	29	1,477	43,980	l	l
15 16	Germania	-14//				43.330		
	Aggregates	4,064,145	596,510,564	147	3.979.495	557,406,399	184,740	23,723,670
	1				<u> </u>	<u> </u>	<u> </u>	

#### BUSINESS ISSUED. - Continued.

 55	\$ 7,000 83,784	Amount,	New Policies.	Business.	ند	e of licy.		,
 55	\$ 7,000	\$	Policies.	America		5.9		
55				Amount.	Rank.	Average of Each Policy.	Policies.	Amount.
55				\$				\$
.55			3,486 1,575	3,429,250 3,563,826	48 47	984 2,263	452 520	—484,750 —811,741
z		•••••	1,205	1,843,267	56	1,530	-252	SI4.178
	2,500	•••••	7,921 (d)	2,449,207	50	309	1,797 382	88,531 1,052,750
• • • •	1,000	•••••	2,853 823	1,844,368 1,867,250	55	646 2,267	405 120	333,910
			(a)	1,00/,250	54	2,207	1,401	253 <b>,250</b> 1,947,500
	•••••	•••••	988 (d)	1,355,250	60	1,379	344 526	441,137 731,576
			1,007	1,602,550	58	1,591	-119	
••••		•••••	1,527 863	1,386,271	59 63	908	26	425,73 <b>8</b> 16,606
	3,583		70Ĭ	1,124,475 1,047,865	66	1,303	150 129	263,025 326,685
••••	•••••	• • • • • • • • • • • • • • • • • • • •	(a)	•••••••	••	••••	325	1,315,650
••••		•••••	(d) 416	518,360		1,246	162 362	309,300 676,365
			849	1,280,500	72 62	1,508	— <u>3</u> 85	<u>531,021</u>
3	13,400	1,884	559 433	1,048,763 1,061,100	65 64	1,877 2,450	82 99	—148,081 —165, <b>20</b> 0
		<b>.</b>	534	715,478	70 69	1,340	154	170,185
::::			518 349	802,250 853,500	67	1,550 2,446	_n	61,250 —57,500
			349 677	524,033	71	774	106	77.509
	••••••	•••••	(a)	**********	••		169	552,000
::::			(a) (d)	•••••	::		885 24	468,2 <b>5</b> 0 —58,000
			(a) (a)	•••••		••••	120	243,180
::::		•••••	78	181,924	74	2,330	114 20	230,500 —35,532
			82	69,400	75	845	-37	26,700
::::			(a)	*********	• • • • • • • • • • • • • • • • • • • •	••••	34 24	29,500 23,750
I,739 I	15,901,789	102,960	983,697	1,726,754,525		I,745	136,931	181,331,154
				_			_	
1	14,673,198		1,976,152 1,439,844	312,990,338 184,327,303	1 2	158 128	187,324 28,386	15,021,475 6,058,891
			363,870	68,137,409	3	187	28,386 —16,843	—10,692,769
	706,883	•••••	125,322	12,948,340 12,437,338	5	103	3,555 —7,198	1,213,193 —530,471
			57,644 62,281	6,454,644	6	112	2,571 —6,603	668,156
			5,239	5,723,118 759,640	7	92 145	6,603 28,226	<del>7</del> 53,9 <b>67</b> 4,054, <b>3</b> 01
••••		•••••	20,206	2.506.774	8	128	—1,3o ₅	353,431
	414		16,285	1,685,777	9	103	1,137	493,436
::::			10,396 3,827 6,016	1,334,923 548,840	13	130 143	2,508 —142	330,591 37,480
			6,016	421,318	15	70	-143 1,285	—79,550 —819,823
	••••••	•••••	9,698	1,104,223	II	114	6,851	
:::		*******	(a) 9	1,377	16	 153	I.477 —179	43,980 —22,258
	5,380,495						—161,446	
^		•••••	4,225,591	611,979,938	••	145	101,440	15,469,374

The minus sign (-) indicates a decrease from 190s. a Commenced business in 1903. d Reorganized in 1903.

EXHIBIT XXXIII.—INSUR Showing the Number and Amount of Policies Terminated in 1903, together with the Mode

		TOTAL T	erminations.					M	DE OF TER
Rank.	NAME OF COMPANY.			Ву	<b>ДВАТН.</b>	By M	LATURITY.	Ву	Expiry.
		No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
			\$		\$		\$		\$
I	Equitable, N. Y		204,575,821	5,172	18,359.764	801	2,753,553	3,289	11,310,560
2 3	New York Life Mutual of N. Y	64,508 43,087	138 290,161	6,482	16,870,848	1,601	4,356,415 5,878,203	42,381 262	74.358,042 998,067
4	Prudential	39.045	37,063,319	6,314 1,831	19,349,488 2,855,250	36	32,313	9,366	12,907,716
5	Penn Mutual	15,062	37,052,677	1,086	2,792,129	354	811,316	410	1,035,639
6	Northwestern Mut		30,149,110	2,373	6,2 <b>8</b> 5,334 1,338,621	885	2,174,953	10	1,443,165
7 8	Provident Savings. Mutual Benefit		27,385,645 24,388,043	499	1,338,621	4	4,000	6,800	15,347,697
9	Mutual Reserve		22,913,638	1,711	4,959,674 2,858,106	497	1,151,755	1,063	2,338,294 604,578
10	Union Central	10,013	21,430,535	1,341 688	1,410,092	306	567,226	246	509,150
11	Washington	7,112	15,010,710	431	977.033	730	1,459,129		
12	Ætna Life	8,125	14,511,050	1,673	2,817,461	1,224	1,595,096	157	331,900
13 14	National of U.S.A. Massachusetts Mut.		14,364,233 13,712,786	196 624	258,112 1,705,024	100	10,489 273,700	2,646	5,199,170 17.500
15	National of Vt		13,431,309	410	1,003,559	228	291,100	280	643,396
16	Northwestern Nat	8,041	12,812,497	333	435,326	<b></b>		262	445,500
17	New England		12,413,052	333 673	2,196,784	150	416,582	20	86,185
1 <b>8</b> 19	Fidelity Mutual Hartford Life	6,137 22,583	12,378,929	478 1,106	1,029,722 1,624,796	1	71	130	327,564
20	Manhattan	4,089	11,790,682	458	1,173,217	117	297,932	20	127,221
21	John Hancock	5,493	11,336,030	363	808,941	24	63,433	7	11,001
22	State Life	4,297	10,345,262	90	270,902		•••••	1,445	2,499,000
23 24	United States		9,703,413	446 298	1,704,692 590,620	536 79	1,513,504	211	549,500
25	Connecticut Mutual		9,498,177	1,759	4,564,107	145	357,057	••••	2,480
26	Illinois Life		9,170,194 8,888,767	215	366,715	4	15,000	1,967	3,524,096
27 28	Pacific Mutual State Mutual	7,256	8,888,767	202	389,175	17	43,341	4	5,000
20	Phœnix Mutual	3,255 4,919	8,666,736 8,565,918	385 594	1,230,168 1,074,960	7º 89	181,402 141,165	37 105	164,730 180,735
, 3ó	Germania	4,414	7.514.154	690	1,226,654	583	821,357	59	118,513
31	Travelers	3,299	7,477,084	606	1,653,691	216	374,878	225	584,005
32 33	Michigan Mutual	7,415	7,420,621 6,637,534	338	448,519 262,219	106	220,878	20	72,500 85,500
34	Franklin Life Home Life of N.Y.	3,960	6,238,034	150 399	825,787	193	333,313	59 23	54.355
35	Union Mutual	3,550	5,217,876	337	605,203	112	333,313 165,998	463	750,308
36	Security Mut., N.Y.	4,838	5,201,120	175	374,038				•••••
37 38	Bankers of N. Y Berkshire		4,406,140	169 218	302,300 627,446	•••	********	19	44,500 44,000
39	Des Moines Life	1,520	4,148,018 3,782,906	122	162,750	75	170,919		44,000
40	Conservative Life	1,245	2,838,878	76	123,000	• ••	•••••		
41	Security T. & L	1,477	2,608,034	146	307,536		•••••	20	27,350
42	Federal Life Western & South'n.	962 2,225	2,425,590	7	11,540		•••••		•••••
43 44	Metropolitan		2,183,750 55,904,702	31 2,509	32,000 2,020,396	76	96,254	66	103,799
45	Inter-State of Ind.	754	2,017,117	Ź	14,162			281	713,000
46	Connecticut Gen		1,935,483	134	218,720	70	76,841	15	28,000
47 48	Boston Mutual Minnesota Mutual.	6,426 839	1,875,600	100 87	54,602 225,642	l::	******	5	14,915
49	American Central	6,074	1,771,742	33	33,980			24	70,500
50	Missouri State	1,140	1,707,902	30	45,848	••••	•••••		•••••
51	Bankers of Neb	935	1,671.822	28	59,610		<b></b>	4	8,000
52 53	Columbian Nat'l Royal Union	793 251	1,588,600	3 47	3,500 100,080			27	51,000
53 54 55	Equitable of Iowa	899	1,274,169	79	115,993	26	38,431		32,000
55	Life Ins. Co. of Va.	1,825	1,220,346	77	65,961	4	11,166		

ANCE TERMINATED.

of Termination; also a comparison with the Number and Amount Terminated in 1902.

MINATIO	r.							10	P02.	Ī
By S	URRENDER.	Bı	LAPSE.	Ву	CHANGE.	Non	TAKEN.	TOTAL T	erminations.	Rank.
No.	Amount,	No.	Amount.	No.	Amount.	No.	Amount,	No.	Amount,	
7,680 11,124 5,938 1,277 1,458	\$ 28,633,283 27,496,208 15,492,944 1,680,790 3,644,464	26,206 2,920 28,661 26,500 6,797	\$ 58,322,822 7,005,544,62,012,378 19,308,824 13,767,774	35	\$ 8,203,104 6,891,546 278,426 1,833,488	22,568  4,695	\$ 85,195,839  13,167,867	53,893 52,135 37,956 32,000 13,981	\$ 168,080,074 117,436,502 107,615,956 32,055,224 35,574,424	3 7
3,272 327 3,292 383 414	7,117,380 950,404 7,538,736 775,504 1,031,190	5,611 3,356 2,525 16,087 5,240	10,992,355 2,619,127 3 808,912 18,515,056 9,903,870	45 365	2,135,923 713,546 143,428 160,394 874,568	4,973 2,355 2,754	6,412,2 <b>6</b> 0 4,447,244 7,134,439	11,414 10,315 10,956 21,166 9,805	26,943,290 31,044,416 23,119,319 36,577,603 21,189,274	10 5
451 1,258 704 1,178 1,278	1,010,453 2,265 408 1,067,341 2,282,744 2,514,506	4,227 3,777 7,065 2,443 2,969	8,881,747 7,324,652 6,113,139 4,544,958 5,723,023	36 4 	176,533 817,568 763 806 371,937	1,273  483 1,754 1,508	2,682,328  898,414 4,124,994 2,883,788	5.772 7.527 3.983 5.785 5.517	12,785,793 13,227,874 7,481,802 12,837,505 11,365,474	14 28 15
471 851 96 44 540	588,992 2,121,515 169,570 44,212 949,414	6,873 1,519 5,409 20,555 1,856	9,667,384 3,241,149 10,437,889 9,711,579 5,321,280	10 5,505 38 44	863,165 10,607,459 232,657 479,728	1,535 23 962 1,024	193,500 3,487,672 414,113 1,764,999 3,441,690	4,149 6,919 9,224 3,517	10,454,471 15,136,581 16,149,866 10,408,750	13 12 19
869 369 682 259 621	1,651,705 1,444,251 2,245,680 637,708 1,669,371	2,722 1,094 1,524 2,199 716	5,445,770 2,985,155 4,170,922 6,830,999 1,793,010		432,630 254,595 93,759 589,852	1,508 1,229 101 354 190	2,922,500 3,145,954 443,189 822,450 522,300	4,197 3,307 3,175 3,323 2,385	9,084,938 8,088,826 8,923,022 7,546,457 8,690,138	22
1,116 215 761 636 781	1,794,987 449,567 1,660,035 1,135,384 1,283,371	1,265 5,063 1,346 1,630 2,301	2,387,500 5,323,642 3,047,455 2,585,621 3,638,095	185 29	208,396 127,100 868,062 82,934 426,164	523 1,755 627 1,865*	883,500 2,530,942 1,514,884 3,365,119	3,451 4,338 2,492 4,393 3,892	7,116,984 7,443,100 6,839,781 7,591,436 6,570,732	30 32 26
541 336 22 416 303	1,488,686 758,369 64,634 767,922 499,901	1,711 6,043 3,075 2,466 2,335	3,306,576 5,182,313 5,027,892 3,967,345 3,084,434	I	69,248 66,832 38,743 289,312 112,032	572 653	671,210 1,158,546 217,876	3,831 4,681	7,472,588 9,143,802 6,705,889 8,448,606 5,621,260	33
66 273 358 183 35	138,874 704,500 1,292,990 322,300 100,000	4.567 2.305 576 1.795 867	4,439,249 2,520,345 1,375,363 3,187,856 1,966,905	2,578 22 20	248,959 3,224,845  40,500 36,233	400 281 35 247	834,495 637,300 69,500 612,740	1,858	5,822,424 4,383,800 4,457,581 2,919,475 3,121,845	40 39 42 41
158 11 15 4.713 100	368,131 25,500 16,000 4,424,989 319,755	1,300 548 2,179 44,760 135	2,255,648 932,550 2,118,250 30,866,385 332,000	11  4	27,500 17,500 7,400	27,583 227	1,456,000 18,392,949 630,800	80,244 474	4,806,680 2,588,736 873,000 59,807,773 1,124,679	43 56 4 51
186 57 2 30 24		536 6,154 370 5,894 798	754,652 1,610,248 819,723 1,483,920 1,120,082	222 31 13	82,750 334,158 27,260 63,150	115	483,630 105,500 396,280 131,819 446,726	6,491 978 365	2,041,771 2,422,631 2,413,641 1,059,500 1,456,261	45 46 53 50
49  77 77 40	117,000 117,300 82,069 30,169	825 289 584 667 1,510	1,399,712 320,500 1,028,050 852,000 961,550	15 	55,500 5,000 65,765 113,676 8,000	20 501  50 193	32,000 1,259,600 72,000 143,500	16 901 673	1,088,433 46,000 1,515,390 1,000,887 671,229	74

### EXHIBIT XXXIII.-INSUR

		TOTAL T	ERMINATIONS.					Mo	DE OF TH
Rank.	NAME OF COMPANY.			Ву	DEATH.	By I	EATURITY.	Вч	Expiry.
		No.	Amount,	No.	Amount.	No.	Amount.	No.	Amount.
			\$		\$		\$		\$
56	Colonial	1,063 569	900,500 855,750	15	12,057	• • • •	• • • • • • • • • • • • • • • • • • • •		•••••
57 58	Bankers Res. Life	280	794,500	10	10,250 8,000	••••			••••••
59 60	Maryland	390	771,203	64	129,058	14	34,602	2	8,790
66	Reserve Loan	403	762,050	16	29,000				•••••
61	Central of Iowa	525	686,155	13	16,700				
62	American Lite Inter State of Ohio.	587 406	653,300	4	7,500	••••	90,600	57	64,650
63 64	Liberal Life	213	623,282 594,000	7 2	13,000	47	90,000	::::	•••••
65	Kansas City Life	451	550,700	9	9,250				
66	Security Mut., Neb.	658	504,150	5	6,300			2	4,000
67	Mutual of Illinois	299	432,487	1	2,500				
68	Wisconsin Life	295 280	409,500	11	20,000				******
69 70	Meridian L. & T Register L. and A.	280 256	407,200 335,397	10	4,000 14,605			12	12,500
•	Sec. L. & A.Gr'nb'o	-		6			ĺ		
72 72	Life Assoc. of Amer.	149 72	332,000 297,500	•	17,200				******
73	Baltimore Life	426	288,283	8	5,500	::::			
74	Presbyterian Min	i89	282,806	41	547,760	7	15,181	6	8,000
75	Pittsburgh L. & T.	311	217,750	7	12,000	••••		••••	• • • • • • • • • • • • • • • • • • • •
<i>7</i> 6	Southwestern Life	180	193,250	3	3,500		,	17	35,000
77 78	Guaranty Mutual Sec. L. & A., Phila.	204	123,750	I	1,000	••••		••••	******
70	Eastern Life	17 35	83,500 53,500	I	3,000 500	••••		::::	
79 80	German Mutual	25	47,018	12	23,007	4	5,311	ī	1,000
81	Columbia Life	16	36,5∞						
82	Volunteer State Life		11,000		•••••	• • • •			••••••
83	Texas Life Equitable Indust'al	11	8,500	• • • • •		•••	••••••		•••••
84 85	Rehance Life	3	2,500 1,000						
-5	Rehance Life Southern L. and T.							::::	
	Aggregates	573,946	1,032,664,743	45,078	112,120,583	11,458	27,022,940	72,799	138067731
	Indust. Companies,					"			
1	Metropolitan	I 299,774	219,769,342	106,585	10,887,221			285	20,103
2	Prudential	983,956	126,914,649	72,429	7,443,194 2,884,334			144	10,240
3	John Hancock Western & South'n.	263,878		20,339	2,884,334	••••		• • • • •	*******
<b>4</b> 5	Lite Ins. Co. of Va.	103,940 88,546	11,581,978 7,707,199	4,659	362,478 392,932				******
6		_				l	!	i i	-
	Colonial	45,736 50,383	5,244,107	867	. 75,798	90	1,900	••••	*******
<b>7</b>	Columbian Nat'l	18,984	4.332,434 2,798,298	1,579	92,230 21,060		1,900		
9	Hartford Life	15.701	2,273,741						
10	Mutual of Baltimore	13,410	2,273,741 1,389,775	245 690	34.374 74,508	••••		• • • •	•••••
II	Equitable Industrial		1,296,257	305	24,441	···· <u>·</u>		••••	
12	Providence Life Immediate Benefit.	2,993 4,338	479,513	26 184	2,163	8	1,300		•••••
13 14	Home Life of Del	4,330 2,74I	231,771 41.554	141	5,152 14,954				*******
15	Contentnea Life	679	41,554 21,620	-Ti	5	1			
15	Germania	179	22,258			••••	•••••		
	Aggregates	2905240	425,494,872	211098	22,214,844	28	3,200	429	30,343

#### ANCE TERMINATED .- Continued.

No.   Amount.   No.   Amount.   No.   Amount.   No.   Amount.   No.   Amount.   No.   Amount.   No.   Amount.   No.   Amount.   No.   Amount.   No.   Amount.   No.   Amount.   No.   Amount.   No.   Amount.   No.   Amount.   No.   Amount.   No.   Amount.   No.   Amount.   No.   Amount.   No.   Amount.   No.   Amount.   No.   Amount.   No.   Amount.   No.   Amount.   No.   Amount.   No.   Amount.   No.   Amount.   No.   Amount.   No.   Amount.   No.   Amount.   No.   Amount.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.   No.	1	1903.	1					•		N.	MATIO
\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$		TERMINATIONS.	TOTAL T	TAKEN.	No	Change.	Ву	Lapse.	В	URRENDER,	By S
12		Amount.	No.	Amount,	No.	Amount.	No.	Amount.	No.	Amount.	No.
18 50,000 38 58 500,500 9 36,000 174 361,500 218 328 700,500 9 36,000 174 361,500 218 43,338 218 421,435 9 30,480 62 103,500 173 24,600 499 638,600 6,255 175,500 181 501,000 13 315,000 181 501,000 13 33,000 422 515,450 181 501,000 13 33,000 422 515,450 181 501,000 13 33,000 422 515,450 170 10,800 666 468,650 2,000 8 13,000 (2 2 3,500 104 214,287 16,950 102 195,250 14 21,000 275 400,000 23 51,500 23 51,500 170 10,000 275 400,000 131 507,800 8 7,000 20 87,500 66 93,650 135 201,150 37,715 171 20,000 287 185,750 151 205 1 5,000 20 87,500 (2 2 3),500 135 201,150 37,715 16 80,500 16 80,500 16 80,500 16 80,500 16 80,500 16 80,500 170 170 170,000 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,500 18,	-	\$		\$		\$		\$			
18         50,000         a58         700,500         9         36,000          103,500          103,500          103,500          103,500          103,500          103,500          103,500          103,500          103,500          103,500          103,500 <t< td=""><td></td><td>884,000 626,200</td><td>1,068</td><td>267 500</td><td></td><td></td><td></td><td>868,443</td><td>1,036</td><td>20,000</td><td>12</td></t<>		884,000 626,200	1,068	267 500				868,443	1,036	20,000	12
21		020,200	(4)		1	36.000			258	50,000	18
13	5	722,996	410	103,500		30,480		421,435	218		21
8         5,800         510         557,850         8         17,500         14         18,282         186         265,000           3         15,000         181         501,000         13         32,500	۱,	778,000	485	•••••			••••	600,050	324	*******	••••
14 21,850 138 214,500 14 18,282 186 265,000 20 26,000 181 501,000 13 32,500		464,750	368			6,255		638,600	499	24,600	13
15,000		338,350	435 365	96r 000	126	17,500	_		510	5,800	
20		524,000 521,500	171						181	21,850 15.000	
2 3,500 194 214,287 16,950 102 195,250 11 10,000 275 402,000 23 51,500 23 51,500 275 402,000 205 1 5,000 20 87,500 66 93,650 135 201,150 3,715 16 80,500 16 80,500 16 80,500 16 80,500 17,000 12 19,500 (26,706 133,882,007 291,437 396,612,176 9,629 43,779,100 96,831 181,180,206 511 51,996 16,742 100,665 11,160,738 73,144,267 19,486 2,239 7,200 44,869 5,168,300 15,456 2,239,367 19,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,456 2,239,367 15,45	. [		(d)		1						
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14       21,000       247       317,000        23       51,500         39       53,015       195       255,277 <td>- 1</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>214,287</td> <td></td> <td></td> <td></td>	- 1							214,287			
39		261,000	188	51,500	23	4	• • • • •	317,000			
135   307,800   8   7,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4   5,000   20   87,500   (4	7	253,050	142	••••••				402,000	275	10,000	· ·
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11       8,500       3       2,500	1		(*)	19,500		•••••		17,000	4	i e	
3 2,500 1 1,000 (6,706 133,882,007 291,437 396,612,176 9,629 43,779,100 96,831 181,180,206 511 (4,896 8,400,990 113,7744 200,451,711 9,317 1286 (4,041 6,508,521 871,400 112,809,414 5,933 143,280 1038 15,5996 2,306,076 227,543 36,173,066 115 16,742 100,665 11,160,738 280 41,750 274 (5,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 10,734 1	12	31,100	46	11,000				•••••			
6,766 133,882,007 291,437 396,612,176 9,629 43,779,100 96,831 181,180,206 511 4,896 8,400,990 1137744 200,451,711 9,317 1286 4,041 6,508,521 871,409 112,809,414 5.933 143,280 1038 15,996 2,306,076 227,543 36,173,066 274 115 16,742 100,665 11,160,738 280 41,750 95 115 16,742 100,665 11,160,738 280 41,750 95 115 16,742 100,665 11,160,738 280 41,750 95 115 16,742 100,665 11,160,738 280 41,750 95 115 10,742 100,738 280 41,750 95 117 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,738 100,7	ľ.	35,255						2,500	3		
6,706 133,882,007 291,437 396,612,176 9,629 43,779,100 96,831 181,180,206 511  (4,896 8,400,990 1137744 200,451,711 9,317 1286 (5,996 2,306,076 227,543 36,173,066 115 10,665 11,160,738 280 41,750 95  83,887 7,314,267 280  29 7,200 48,755 4,231,104 95  19 4,152 18,707 2,773,086 12,720 1,314,325 12,720 1,314,325 143,280 143,280 143,280 150,665 11,160,738 280 41,750 88  29 7,200 48,755 4,231,104 95  15,456 2,233,367 144,325 942 144,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 154,325 1	ŀ		( <del>*</del> )			•••••		•	1 1		
(4,8)6     8,400,990     1137744     200,451,711     9,317     1286       (4,0)1     6,508,521     871,409     112,809,414     5,933     143,280     1038       (5,996)     2,306,076     227,543     36,173,066     274     200,655     11,160,738     280     41,750     274       115     16,742     100,655     11,160,738     280     41,750     95       29     7,200     48,755     4,231,104     62       19     4,152     18,797     2,773,086     18,797     2,773,086     14       12,730     15,456     2,239,367     14     12,730     12       112,730     1,314,325     942     12       11     12,730     1,314,325     942     12       12     1,2730     1,314,325     942     12       12     1,2730     1,314,325     942     12       12     1,2730     1,314,325     942     12       12     1,314,325     942     12       12     1,314,325     942     12       13     1,314,325     942     12       14     1,34     226,619     5     68       2,600     26,600     8     68 <t< td=""><td>╬</td><td>045 500 000</td><td></td><td></td><td></td><td></td><td></td><td></td><td>  </td><td></td><td></td></t<>	╬	045 500 000									
Mail   6,508,531   871,400   112,800,414   5,933   143,380   1038   155,996   2,306,076   227,543   36,173,066	1	945,592,073	511,583	101,100,200	30,031	43,779,100	9,029	390,012,170	291,43/	133,002,007	0,700
Mail   6,508,531   871,400   112,800,414   5,933   143,380   1038   155,996   2,306,076   227,543   36,173,066		212,805,483	1286,523	•••••		9,317		200,451,711	1137744	8,400,990	4,896
115	1	131,990,171	1038,201			143,280		112,809,414	871.400	6,508,521	4,041
83,887 7,314,267 88 44,869 5,168,309 45 19 4,152 18,797 2,773,086 12,720 1,314,325 942 12 9,607 6,271,856 88 9,607 6,271,856 88 4,154 226,619 2,600 26,600 5 2,600 26,600 86 678 2,1615 (1		45,440,152	274,740					30,173,000	100.665	2,300,070	
19 4,152 18,797 2,773,086 14, 15,456 2,239,367 12,730 1,314,325 942 12 9,697 6,271,856 8 628 2,008 2,331 474,042 22 4,154 226,619 2,600 26,600 88 678 2,1615 8		9,731,394 9,039,596	95,732 88,203		. ,			7,314,267	83,887		
19 4,152 18,797 2,773,086 14, 15,456 2,239,367 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730 12,730		4.973.997	45,567	••••				5,168,309	44,869		
15,456 2,239,367 14 15,456 1,314,325 942 14 9,697 6,271,856 8 628 2,008 2,331 474,042 22 4,154 226,619 5 2,600 26,600 8 678 21,615 (1		5,119,270	62,703	•••••				4,231,104	48,755		29
	I	114,324 1,961,515	964 14,517	•••••				2,773,080	18,797		
628 2,008 2,331 474,042		1,249,396	12,158								
628 2,008 2,331 474,042	1	1,033,455	8,911					6,271,856	9,697		İ
2,600 26,600 8 678 21,615 (**	I	411,030	2,692	•••••					2,331	2,008	
678   21,615       ('		319,036	5,630 8,988	•••••		•••••		225,519	4,154		
	1.	1,105,653	(*)				- 1			1	
	1	24,262	` 191	•••••			- 1	22,258			
5,724 17,243,681 2582748 385,807,565 6,213 195,239 2950	1.	425,953,881	2950,634			195,230	6,213	385,807,565	2582748	17,243,681	5,724

^{*} Commenced business in 1903. d Reorganized in 1903.

## EXHIBIT XXXIV.—NET OR LEDGER ASSETS.

Showing the Net or Ledger Assets January I, 1903, the Income and Disbursements for the year, the Excess of Income over Disbursements and the Net or Ledger Assets as at January I, 1904.

Rank.	Name of Company.	Net or Ledger Assets Jan. 1, 1903.	Income in 1903.	Disburse- ments in 1903.	Income Laid by.	Net or Ledger Assets Jan. 1, 1904.
		\$	\$	\$ (**	\$	\$
1 2	Mutual of New York Equitable, New York	350,146,966 334,049,959	77,333,713 73,718,351	48,807,616 49,493,011	28,526,097 24,225,340	378,673,063 358,275,299
3	New York Life	308,912,577	88,269,531	52,883,459	35,386,072	344,298,649
4	Northwestern Mutual		33,835,274	21,036,545	12,798,729	173,357,567
ş	Mutual Benefit	79,225,204 59,768,964	16,603.434 14,808,875	11,926,788 9,866,003	4,676,646 4,942,872	83,901,850 64,711,836
7	Ætna Life f	63,182,792	8,262,171	8,233,434	28,737	63,211,520
<b>7</b> 8	Penn Mutual	52,060,247	14.840,718	8,169,589	6,671,129	58,731,376
9	Provident Life and Trust Union Central		8,757,107	5,980,637	2,776,470	49,982,484
10 11	New England		8,804,971 6,515,507	4,314.207 4,813,803	4,490,764 1,701,704	36,957,220 33.547.470
12	Massachusetts Mutual	29,000,927	7,634,216	4,832,196	2,802,020	31,802,947
13	Germania	29,466,165	5,656,396	3,866,247	1,790,149	31,256,314
14	Travelers	28,140,449 23,948,256	6,221,636 6,480,463	3,296,457 3,389,017	2,925,179 3,091,446	31,065,628 27,039,702
15 16	State Mutual	20,020,044	4,796,866	3,103,883	1,692,983	21,713,027
17	Manhattan	16,311,468	3,321,507	2,823,527	497,980	16,809,448
18	Phoenix Mutual	16,102,250	3,782,876 3,676,256	2,515,811 3,434,208	1,267,065 242,048	16,369,315
<b>1</b> 9	Washington Home Life of New York	13,756,215	3,435,529	2,429,653	1,005,876	14,762,091
<b>2</b> I	Berkshire	11.217.570	3,435,529 2,898,610	1,939,701	958,909	12,176,488
22	Union Mutual		2,386,627 1,905,713	1,693,804	692,823	9,686,593 8,296,193
23 24	Michigan Mutual		1,853,199	1,757,399	148,314 572,488	8,072,319
25	Provident Savings	5,548,331	4.205.082	3,353,668 1,898,845	851,414	6,200,745
26	Pacific Mutual	4,982,960	2,631,995 3,466,686	1,898,845	733,150 1,184,378	5,716,110
27 28	Fidelity Mutual	4,462,693 3,935,916	2,084,315	2,282,308 1,256,180	828,126	5,647,071
99	Connecticut General	4,385,912	1,024,175	678.464	345.711	4,731,623
30	Mutual Reserve	4,605,936	4,711,231	4,663,637	47.595	4.653.531
31 32	National of U. S. of A Equitable of Iowa		2,319,513 923,606	1,159,873	1,159,640	4,041,199 3,483,583
33	Northwestern National	1,821,444	2,897,383	1,576,587	1,320,796	3,142,240
33 34 35 36	Hartford Life	2,859,502	2,533,411	2,382,976	150,435	3,009,937
35 26	Maryland Security Mutual, N. Y	2,151,771 1,337,198	372,780 1,831,478	284,739 1,070,000	88,041 761,478	2,239,812 2,098,676
37	Reliance Life *	# I,000,000	1,167,579	113,844	1,053,735	2,053,735
37 38	State Life		1,748,490	1,093,533 856,811	654.957	2,049,233
39 40	Franklin Life	I,745,329 I,529,432	1,092,264 1,056,136	778,941	235,453 277,195	1,980,782 1,806,627
41	Franklin Life		618,004	607,845	10,159	1,713,500
42	Presbyterian Ministers Conservative Life		302,801 838,575	124,021 660,9 <b>2</b> 0	178,780	1,623,833
43	Bankers of New York	004.580	780,807	639,863	177,655 140,944	7,493,390 1,135,524
44 45 46	Royal Union	818,443	596,354	303,268	193,086	1,011,599
46	Des Moines Life	482,192	922,606	403,906	518,700	1,000,892
47 48	Inter-State of Indiana	505,782 663,685	575,142 135,239	276,493 96,075	298,649 39,164	804,431 702,840
49	Bankers of Nebraska	514,400	392,321	211,794	180,527	694,927
50	Pittsburgh L. & T. *	p 304,300	86,819	274,151	312,668	616,968
51 <b>52</b>	German Mutual Missouri State	506,412 246,666	68,920 463,277	50,838	18,082 252,463	594,494 499,129
53	American Central	286.630	363,376	170,297	193,079	479.718
54	Columbian National * Life Assoc. of America *	246,542	382,030	152,824	220,206	475.478
<b>54</b> 55 <b>56</b> 57 <b>5</b> 8	South Atlantic		210,034	28,421 85,171	181,613	381,613 295,568
57	Mutual of Illinois		217,555	92,163	125,392	275.392
	Boston Mutual	152,719	323,933	217,508	106,425	259,144
59	Central of IowaVolunteer State Life		185,158	93,245	91,913	254,278
60 61	Register L. and A		62,175	22,867 66,066	39,308 55,796	230,308 228,820
62	Kansas City Life d	. 191,496	125,710	98,510	27,900	218,696
63	Security L. and A. Phila Bankers Reserve Life d		154,923	139,386	88,357 105,005	213.357
63 64 65 66 67 68	Meridian L. and T		244,411 60,698	40,409	20,289	197.954 168,395
66	Federal Life	. 148,621	109,304	96,567	12,737	161,358
67 68	Southwestern Life d Inter-State of Ohio		102,346 74,185	43,093 59,636	59,253	159,853
69	Texas Life	121.446	39,914	13,009	14.549 26,905	155,214
69 70	Sec'y L. & A. Greensboro d.	. 199,511	96,780	62,001	34-779	144,200
<i>7</i> 1	Wisconsin Life d	119,467	87,709	69,106		
- (	commenced business in 1903. 6 L	ife department o	ommenced Das	шен ін 1903.	d Reorgani:	=== 12 1Q03.

^{*} Commenced business in 1903. b Life department commenced business in 1903. d Reorganised in 1903. functioning accident department. f Capital paid in.

#### EXHIBIT XXXIV-NET OR LEDGER ASSETS.-Continued.

Rank,	Name of Company.	Net or Ledger Assets Jan. 1, 1903.	Income in 1903.	Disburse- ments in 1903.	Income Laid by.	Net or Ledger Assets Jan. 1, 1904.
		\$	\$	8	\$	\$
72	Columbia Life	l	136,629	17,450	119,179	119,179
<i>7</i> 3	American Life	80,199	88,507	52,900	35,607	115,806
74	Reserve Loan	107,212	275,465	139,695	135,770	242,982
	Liberal Life	70,850	45,707	32,201	13,506	84,356
75 76 77 78	Security Mutual Neb. d	42,489	. 92,072	58,867	33,205	75,694
77	Eastern Life d	16,605	15,966	16,608	-732	15,873
78	Guaranty Mutual #		30,652	12,164	18,488	18,488
79	Security Life & Acc	<i>p</i> 10,000	4,305	1,658	1,245	12,647
	Aggregates	1,808,753,866	446,866,607	288,870,772	157,995,835	1,966,749,701
I	Metropolitan	85,540,770	49,887,804	31,779,894	18,107,910	103,648,680
2	Prudential	56,592,496	39,025,128	26,649,124	12,376,004	68,968,500
3	John Hancock	22,092,393	12,572,734	9,591,329	3,981,405	26,073,798
ă	Life Ins. Co. of Virginia	1,180,207	1,619,529	1,334,345	285,184	1,465,391
Š	Western and Southern	808,005	1,139,327	968,608	170,710	978,814
ş	Baltimore Life	628,144		508,566	118,278	746,422
7	Colonial	282,537	512,843	455,403	57,440	339,977
Ŕ	Mutual of Baltimore	254,399	203,054	168,420	34,634	289,033
9	Home Life of Delaware	111,870	51,453	36,034	15,419	127,289
IÓ	Equitable Industrial		100,343	86,344	13,999	124,105
XX	Immediate Benefit	26,593	61,875	52,036	9,839	36,432
12	Contentnea Life *	(*)	27,783	2,310	25,473	25,473
13	Providence Life	9,610	19.576	17,369	2,207	11,817
	Aggregates	167,637,219	106,773,293	71,649,782	35.123,511	202,760,730
	Combined Aggregates	1,976,390,085	553,639,900	360,520,554	193,119,346	2,169,509,431

^{*} Commenced business in 1903.

## EXHIBIT XXXV.—SURPLUS EARNED.

Showing the Surplus Earned in 1903 in Comparison with Similar Items for 1902.

Northwestern Mutual   138,667,822   4,456,172   511,337   4,967,509     Equitable, New York   289,739,577   5,682,295 -2,094,420   3,587,875     Northwestern Mutual   138,667,822   4,456,172   511,337   4,967,509     Equitable, New York   289,739,577   5,682,295 -2,094,420   3,587,875     New York Life   284,217,384   5,339,229 -2,292,072   2,410,220     Reliance Life   53,533   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,	
Northwestern Mutual   138,667,822   4,456,172   511,337   4,967,509   289,739,577   5,082,205   -2,094,420   3,587,875   3 New York   289,739,577   5,082,205   -2,094,420   3,587,875   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,910,827   1,920,821   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542   1,971,542	1902.
Northwestern Mutual   138,667,822   4,656,172   511,337   4,967,509     Equitable, New York   289,739,577   5,082,205   -2,094,420   3,587,875     New York Life   284,217,384   5,339,202   -2,092,072   2,410,220     Reliance Life   53,533   1,837,243   10,679   1,833,922     Mutual Benefit   77,304,590   1,837,243   10,679   1,833,922     Penn Mutual   49,543,523   785,331   792,211   1,577,542     Union Central   30,222,660   30,222,660   449,866   1,071,020   1,520,886     Massachusetts Mutual   29,061,813   881,403   40,476   921,879     Mational of Vermonta   23,768,598   162,408   423,614   586,022     Northwestern National   15,548,644   76,983   410,939   487,922     Northwestern National   20,954,267   197,559   186,797   384,356     Hitsburgh L. & T.   339,133   339,133     Berkshire   11,449,672   289,357   47,017   336,374     May Handel   19,942,532   455,514   181,465   30,097   274,049     New England   31,206,114   549,167   302,979   246,188   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682   240,682	Surplus Earned.
2 Equitable, New York	\$
New York Life	4,893,309
Reliance Life	9,311,241
Mutual Benefit	5,032,798
5         Mutual Benefit.         77,304,590         1,837,243         16,679         1,833,922           6         Penn Mutual.         49,543,523         785,331         792,211         1,577,542           7         Union Central         30,222,660         449,866         1,071,020         1,520,886           8         Massachusetts Mutual         20,061,813         81,403         40,476         921,879           Ætna Life         56,948,007         679,155         213,862         83,047         580,022           10         National of Vermonta         23,768,598         162,408         42,564         580,022           11         Manhattan         15,548,644         76,983         410,939         487,922           12         Northwestern National         20,954,267         197,559         186,797         384,356           13         Germania         20,954,267         197,559         186,797         339,133         339,133           15         Berkshire         11,449,672         289,357         47,017         300,917           16         Life Association of America         29,465         29,465         -181,455         274,049           18         New England         31,206,114 <t< td=""><td>(4)</td></t<>	(4)
7 Union Central 30,222,600 449,866 1,071,020 1,520,886 8 Massachusetts Mutual 22,061,813 881,403 40,476 921,879 9 Ætna Life 56,948,007 679,155 213,892 803,047 10 National of Vermonta 23,768,598 162,408 423,614 586,022 11 Manhattan 15,548,644 76,983 410,939 487,922 12 Northwestern National 3,033,228 412,963 -9,761 403,202 13 Germania 26,954,267 197,559 186,797 384,356 14 Pittsburgh L. & T. 339,133 339,133 15 Berkshire 11,449,672 289,357 47,017 336,374 10 Life Association of America 29,465 300,917 4 300,917 17 State Mutual 19,942,532 455,514 -181,455 274,049 10 Volunteer State Life 240,682 406,682	1,953,268
8 Massachusetts Mutual 29,051,813 881,403 40,476 921,879 9 Ætna Life 55,948,007 679,155 213,892 803,047 10 National of Vermonta 23,768,598 162,408 423,674 586,022 11 Manhattan 15,548,644 76,983 410,939 487,922 12 Northwestern National 30,333,228 412,963 9-7,671 403,202 13 Germania 26,954,267 197,559 186,797 384,355 14 Pittsburgh L. & T. 339,133 339,133 15 Berkshire 11,449,672 289,357 47,017 336,374 10 Life Association of America 29,465 10 Life Association of America 19,942,532 455,514 181,455 274,049 18 New England 31,206,114 549,167 302,979 246,188 10 Volunteer State Life 240,682 240,688	1,028,860
9 Ætna Life 56,948,007 679,155 213,892 893,047 10 National of Vermonta 23,768,598 162,408 423,614 586,022 11 Manhattan 15,548,644 176,963 410,939 487,922 12 Northwestern National 26,954,267 197,559 186,797 384,356 13 Germania 26,954,267 197,559 186,797 384,356 14 Pittsburgh L. & T. 339,133 339,133 15 Berkshire 111,449,672 289,357 47,017 336,374 16 Life Association of America 29,465 300,917 a 300,917 17 State Mutual 19,942,532 455,514 —181,465 274,049 18 New England 31,206,114 549,167 302,979 246,188	1,216,348
9 Ætna Life. 55,948,007 679,155 213,802 803,047 10 National of Vermonta 23,768,598 162,408 423,614 586,022 17 Manhattan 15,548,644 76,983 410,939 487,922 17 Northwestern National 25,948,644 76,983 410,939 487,922 17 Northwestern National 26,954,267 197,559 186,797 384,356 17 New England 29,465 29,465 31,206,114 549,167 302,979 246,188 10 Volunteer State Life 48	1,023,642
10	1,078,602
11     Manhattan     15,548,644     76,983     410,939     487,922       12     Northwestern National     3,033,228     410,939     497,922       13     Germania     26,954,267     197,559     186,797     384,356       14     Pittsburgh L. & T.     339,133     339,133     339,133       15     Berkshire     11,449,672     289,357     47,017     336,374       16     Life Association of America     29,465     300,917     274,049       18     New England     31,206,114     549,167     -302,979     246,188       10     Volunteer State Life     31,206,114     549,167     -302,979     246,188	257,307
12   Northwestern National   3,033,228   412,963   -9,761   403,202     13   Germania   26,954,267   197,559   186,797   384,356     14   Pittsburgh L. & T	143,950
13   Germania   26,954,267   197,559   186,797   384,356   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,133   339,1	
14 Pittsburgh L. & T. 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133 339,133	676,928
15   Berkshire	(a)
16 Life Association of America. 29,465 300,917 a 300,917 l7 State Mutual 19,942,532 455,514 —181,465 274,049 l8 New England 31,206,114 549,167 302,979 246,188 240,682 240,682 240,682	328,635
17     State Mutual     19,942,532     455,514     —181,465     274,049       18     New England     31,206,114     549,167     —302,979     246,188       10     Volunteer State Life     240,682     240,682	(a)
18 New England 31,206,114 549,167 —302,979 246,188 10 Volunteer State Life 240,682 240,682	813,775
10 Volunteer State Life	514,876
	(a)
20 Fidelity Mutual 5,299,025 45,321 188,379 233,700	49,966
21 Phoenix Mutual	373,936
22 Mutual of Illinois	3,3,33
23 Provident Savings 5,567,341 138,706 24,800 163,515	285,856
24 National of U. S. A	150,200
25   Pacific Mutual	155,083
26 Southwestern Life 6,202 140,425 @ 140,425	(a)

^{*} Includes reduction of policy loans \$400,555.

The minus (—) indicates an excess of disbursements over income.

d' Reorganized in 1902.

[&]amp; Commenced business in 1903.

#### EXHIBIT XXXV .- SURPLUS EARNED .- Continued.

_	EXIIDII AXXV.—50K	ILUS EAR	MED.—C	onunuea.		
	•					1903.
يد		Mean	Dividends to	Increase in	Surplus	
Rank.	NAME OF COMPANY.	Reserves.	Policy- holders.	Surplus.	Earned.	Surplus
			noiders.		1	Earned.
_						<b> </b>
		s	\$	s	s	s
27	Security L. & A., Pa	20,710		120,949	d 120,949	$(\tilde{d})$
28 29	Equitable of Iowa	117,373	74,936	43,826 105,155	105,155	77,231 225,127
<b>3</b> 0	United States	8,011,361		-8,490	102,443	59,940
31 32	Kansas City Life	79,971	11,967	100,631 78,222		
33	State Life	1,451,588	40,216	39.791	80,007	63,874
34	Presbyterian Ministers	1,269,904 4,124,773		75,604 —13,242	75,604 73,476	58,175 97,009
35 36	Illinois Life	4,297,042	32,289	35,364	67,653	57.449
37 38	Michigan Mutual	7,707,892 15,945,154			65,195 59,512	
39	Washington Provident L. & T	42,239,582	818,024	<i>7</i> 65,139	52,885	1,257.477
40 41	Franklin Life	1,394,973 475,878	4,412	46,487 43,719		
42	American Central	215.256	4,252	33,211	37,464	22,696
43 44	Des Moines Life	619,119 182,628	1,096 1,886		36,440 35,933	
45 46	Home Life of N.Y	13,366,828	230,750	<b>—196,638</b>	34,112	224,793
46 47	Liberal Life	22,984 825,432	2,535 5,580	30,904 27,826	33,439	12,507
48	Central of U. S. A	150,475	None	32,086	32,986	15,327 630
49	Security Mutual, N. Y	909 587	. 4,585	22,859	27,444	<b>—125,696</b>
50 51	Conservative Life	20,872 1,095,756	8,450	27,209 16,534	24,984	11,380
52	Bankers of NebraskaBankers Reserve Life	400.763	734	21,136	21,870	27,849
53 54	Eastern Life	135,509 6,383	13,546	6,441 16,331	19,987 16,336	
55	Missouri State	207,790	••••	14,894	14,894	5,362
54 55 56 57 58	German Mutual	379,517 164,910	6,044 11,825	8,075 255	14,119 12,080	5,524 9,503
58	Security Life & Accident			10,926	10,926	(a)
59 60	Guaranty Mutual	1,600 48,059		8,577 6,991	# 8,577 6,991	(a) (d)
бı	American Life	31,799		6,748	6,850	4,054
63 64	Meridian L. & T	32,422 43,703	3,106 2,194	6,417 990	3,311 3,184	1,874 7,974
65 66	Inter State of Ohio	23,629		1,542	1,542	96,495
67	Travelers Union Mutual	27,840,246 0,100,505	73,59°	5,100 80,579	5,100 6,989	5,441 165,117
67 68	Wisconsin Life	9,109,595 118,214		7,460	<del>-7,46</del> 0	-12,073
69 70	Hartford Life	1,973,595 75,122	65,372 49	78,666 21,120		296,596 10,912
71	South Atlantic	66,579		-21.667	-21,667	-6,750
72 73	Security T. & L	1,520,975 107,003	4,626	28,361 41,973	—28,361 —37,347	163,019 37,4 <b>20</b>
74	Reserve Loan Bankers of N. Y	927,957	25,828	-75,542	-49,714 -108,801	-25,528
75 76	Minnesota Mutual	1,379,450 4,112,222	86,396 33,589	-195,197 -157,857	—108,801 —124,268	-57,264 48,646
77 78	Connecticut Mutual	57.706,028	1,359,811	-1,672,530	-312,719	805,56 <b>1</b>
78	Mutual of N. Y	323,774,644	2,994,643	-6,144,379	-3,149,730	7,471,093
	Aggregates	1,660,191,954	29,140,116	-8,653,988	20,486,128	41,292,186
	Industrial Cos.					
1	Prudential	55,339,788	780,479	671,993		
2	John Hancock	21,664,613 86,014,296	688,248 603,255	266,009 340,520	954,257 943,775	1,103,160 983,264
3	MetropolitanLife Insurance Co. of Valrginia	1,087,309	11,555	78,119	80.674	22,728
5	Contentnea	21 276,841	b 10,706	25,086 13,901	a 25,086 23,697	(a) 9,610
7	Baltimore Life	463,566		12,000	12,000	14,267
8	Equitable Industrial	1,936 14,019		9,005 4, <b>2</b> 92		(₫) 4,534
10	Providence Life	5,078		3,874	3,874	4,325
11	Colonial	173,946 859,380	I,335	—10,712 —17,424		58,126 0,558
13	Home Life of Delaware	23,139		-31,810	17,424 31,810	28,814
	Aggregates	165,022,022	2,208,272	1,365,854	3,574 ISA	5,700,094
	Aggregates	102,943,934	_,,_/	-,3-3,-34	3134412	31700,094

## EXHIBIT XXXVI.—New Business Placed.

Showing the Insurance Written, the amount "Not Taken," and the Insurance actually Paid for in 1903 in the several companies, and a comparison with the Insurance Paid for in 1902.

			ı		1903.	
انر		_		Insurance		
Rank.	NAME OF COMPANY.	Insurance Issued.	Insurance Not Taken,	Actually	Insurance	1 2
껉		issuea.	1101 1 111	Paid For.	Paid For.	Rank.
-		<u> </u>		<u>\$</u>		
I	New York Life	329,875,034	(*)	329,875,034	305,605,220	r
2	Equitable, New York	322,047,968	85,195,839	236,852,129	209,818,263	
3	Mutual of New York		(*)	215,102,648		3
4	Prudential		78 200 040	102,822,648		4
5	Northwestern Mutual.	72,319,021	18,392,949	82,527,262 72,319,021		5
7	Penn Mutual	60,728,754	13,167,867	56,560,887		7
8	Mutual Benefit	1 77,1-4-1-37	4,447,244		38,548,032	8
10	John Hancock Union Central		2,922,550			
II	National of U. S. of A	20.210.044	7,134,439 898,414		27,770,358 12,974,804	
12	Provident Savings	34.364.047	6,412,260			9
13	Ætna Life	26,631,862	\ <u>\</u>	26,631,862		
14 15	State Life		(*)	22,621,904		15 26
16	Massachusetts Mutual	20,517,370	3,145,954 4,124,994	22,477,532 20,552,446		14
17	New England. Provident L. and T		3,487,672	19,048,616	16,924,463	19
18	Provident L. and T		443,189 2,883,788	18,287,993	17,854,146	18
19 20	National of Vermont Travelers		2,883,788	17,938,601		
21	Washington	17,077,675	2,682,828	17,077,675 16,766,364	15,942,168 15,231,226	
22	Washington Northwestern National	15,767,294	193,500			
23	Illmois Life	15,552,355	883,500	14,668,855		
24	Mutual Reserve	14,550,277	(*)	14,550,277 14,168,762		
25 26	Pacific Mutual		2,550,942 (*)	13,961,744		
27	Manhattan	16,013,364	3,441,690	13,471,674		27
28	State Mutual	14.602.461	1,514,884	13,087,577	12,657,660	4
29	Conservative Life	13,408,021	612,740	12,795,381		
30 31	Security Mutual, N. Y.	12,335,472	(2)	12,335,4 <b>72</b> 11,251,038		
32	Phoenix Mutual		3,365,119	10,999.274		
33	Hartford Life	12,632,674	1,764,999	10,867,675	10,044,008	32
34	Connecticut Mutual		522,300			
35 36	Union Mutual		(*) 1,158,546	8,484,449 7,763,386	7,719,195 8,022,247	
	United States		822,450	7,350,594	10,366,644	
37 38	Columbian National	7,063,050	(*)	7,063,050	1,279,750	
<b>3</b> 9	Michigan Mutual		671,210	7,014,085		
40 41	Des Moines Lite		69,500 (*)	6,652,054 5,932,257	3,267,416 (a)	47
42	Berkshire	5,932,257 6,466,367	637,300	5,829,067	6,383,774	39
43	Bankers of New York	3,752,954	834,495	5,427,338	5,427,338	
44	Life Assoc, of America	4,995,500	87,500	4,908,000		
45 46	Connecticut General Inter-State of Indiana.	4,717,424	483,630 630,800	4,233,794 3,846,100	3,886,145 2,122,153	
47	Equitable of Iowa		72,000	3,829,137		
48	Security T. and L	3,511,601	/#\	A 60+	· 2,773,443	48
49	Missouri State	3,852,043	446,726	3,405,317	1,613,125	57
50 51	Royal Union Security L. & A., Philadelphia	3,393,879	[ <del>[</del> -]	3,393,879 3,290,750		50
52	Minnesota Mutual	3.470.831	306.280	3,290,750		52
53	Western & Southern	2,944,500	396,280	2,944,500	3,429,250	
54	Mutual of Illinois	3,132,166	195,250	2,936,916		••
55 56	Bankers Reserve Life		(*)	2,472,000 2,468,805		1 ::
57	Bankers of Nebraska		32,000			54 44
58	Boston Mutual		105,500	2,432,238	2,253,407	5I
59 60	Life Ins. Co. of Va	2,321,778	143,500	2,178,278	1,806,868	55
60 61	Reserve Loan Southwestern Life.	2,120,500	133,000			
62	Central Life of Iowa	1.706.387	<b>*</b> }	1,947,500 1,796,387		59
63	Security Mutual of Nebraska	1,559,576	13,000	1,546,576	(d)	
64	Colonial	1,402,877	(*) -	1,402,877	1,386,271	58
65 66	American Life		<b>*</b> j	1,387,500		63
67	Presbyterian Ministers	1,374,550 1,315,650	(*)	1,374,550 1,315,650	1,047,825 (a)	65
68	Federal Life	2,752,085	1,456,006	1,296,085		49
69	Kansas City Life	1,220,550	1,456,006	1,220,550	(d)	
70			261,500	1,176,812		60
	* Only paid-for business reported. 4 Comm	enced business	in IDoo	d Reorganiz	ed in room	

^{*} Only paid-for business reported.

[&]amp; Commenced business in 1903.

#### EXHIBIT XXXVI.-NEW BUSINESS PLACED-Continued.

				_	1903.	
Renk.	NAME OF COMPANY.	Insurance Issued.	Insurance Not Taken.	Insurance Actually Paid For.	Insurance Paid For.	Rank.
			\$	\$	\$	_
71	Wisconsin Life	1,194,725	51,500	1,143,225	506,360	. 73
72	Maryland	900,684			964,565	66
73	Security L. & A., Greensboro	895,900	(*)	895,900	1,061,100	
74	Register L. and A	885,663	(*)	885,663	715,478	70
75	Meridian L. and T	863,500	(*)	863,500	802,250	68
75 76	Liberal Life	706.000	44,500	751,500	759,500	
77	Inter-State of Ohio		265,000	749,479	1,280,500	бı
77 78	Baltimore Life		(*)	601,542	524,033	71
79 80	Volunteer State Life	552,000	11.000	541,000	(a)	
	Guaranty Mutual	468,250		468,250	(a)	
81	Eastern Life	358,000	( <b>(*</b> )	358,000	(d)	٠. ا
82	Southern L. and T		(*)	243,180	(a)	
83	Columbia Life	230,500	19,500	211,000	(a)	
84 85 86	German Mutual		(*),	146,392	181,924	74
85	Texas Life	42,700	( <del>*</del> )	42,700	69,400	75
86	Equitable Industrial	29,500	(#)	29,500		••
87	Security Life & Acc	23,750	(*)	23.750	( <b>4</b> )	••
	Aggregates	1908 085,679	181,180,206	1726 905,473	1564 091,686	

Only paid-for business reported,

## EXHIBIT XXXVII.—INSURANCE GAINED.

Showing the Gain of Insurance by the several companies in 1903 and a comparison with a similar item for 1902.

1					1909.		
Rank.	NAME OF COMPANY.	Insurance Issued.	Insurance Ter- minated.	Insurance Gained.	Insurance Gained.	4	
-		\$		\$	-3	-	
.	New York Life*	220 875 024	138,200,161	191,584,873	188,258,727	1	
2	Equitable, New York	322,047,068	204,575,821	117,472,147	113,169,870	ĺ	
3	Mutual of New York*	215,102,648	110.622.626	104.480.022	99,060,229	l	
í	Prudential*	102,822,648	37,063,319	65,759,329	55,854,665	1	
	Metropolitan	100,020,211				ı	
5	Metropolitan Northwestern Mutual*	72,310,021	30,149,110		45,976,283		
,	Penn Mutuel	60.728.754	37,052,677		34,058,353		
3	Mutual Benefit	47.242.857	24,388,043			ı	
.	John Hancock	26 E7T 024	TT 926.020		15,442,572		
П	National of U.S. of A	20,210,044	14,364,233		6,963,441		
: 1	Union Central	35,925,129	21,430,535				
١	Attna Life*	26 62T R62	14,511,050		12,763,432		
	Massachusetts Mutual	24,677,440			12,597,081		
Н	Fidelity Mutual*	22,621,904	12,378,929	10,242,975	5,791,124	l	
	Conservative Life	13.408.021	2,838,376	10,569,143	1,073,246		
;	State Life	20,517,370	10,345,262		5,920,032		
, !	New England	22,536,288	12,413,052			ŧ	
	Travelers*	17.077.675	7,477,084			l	
	Provident L. and T.	18,731,182	10,331,982		9,174,513	ł	
	Pacific Mutual			7,830,937		ï	
	National of Vermont	20,719,704	13,431,309				
i	Provident Savings	24,054,047	27,385,645				
	Germania *	34,304,04/	7,514,154				
ľ	Illinois Life.	15,552,355					
:	Home Life of N. Y	12,335,472			5,611,899		
	Security Mut., N. Y	2,333,4/2	5,201,120		3,970,482		
,	State Mutual	9,791,900	8,666,736		7,542,525		
	Phoenix Mutual	14,002,401	8,565,918		4,991,758		
	Pittsburgh L. & T	14,304,393	217,750		4,991.730	l	
2	Columbian National	5,932,257	1,588,600				
?	Manhattan	7,003,050	1,500,000		1,279,750		
!	Life Association of America.				3,312,346 (a)		
1	Washington*	4,995,500	297,500		(4)		
?	VV ammgcou	19,440,092	15,010,710			,	
ا إ	Union Mutual* Security L. and A., Pa.	7,719,195	5,217,876				
ا ز	Only paid for business seneral a Commi	3,290,750	1 83,500	3,207.250	(2)	L	

^{*} Only paid-for business reported. a Commenced business in 1903. d Reorganized in 1903.

a Commenced business in 1903.

#### EXHIBIT XXXVII. - INSURANCE GAINED-Continued.

.					1902,	
Name.	NAME OF COMPANY.	Insurance Issued.	Ter- minated.	Insurance Gained.	Insurance Gained.	Rank.
-		\$	- \$	\$	- \$	-
6	Northwestern National	15,767,294	12,812,497	2,954,797		
7	Des Moines Life*	6,721,554	3,782,906	2,938,648	347,941	6
9	Connecticut General	4,717,424 3,132,166	1,935,483	2,781,941 2,699,679	2,335,566	3
5	Equitable of Iowa*	3,901,137	1,274,169	2,626,968	2,751,539	3.
	Bankers of Nebraska	4,296,322	1,671,822	2,624,500	2,503,485	3
3	Inter-State of Indiana	4,476,900 6,466,367	2,017,117	2,459,783	1,256,097	
	Franklin Life	8,921,932	4,148,018 6,637,534	2,318,349	2,537,573 2,553,044	3
	Missouri State	3.852,043	1,707,902	2,144,141	218,364	6
	Royal Union *	3,393,879	1,362,195	2,031,684	772,087	5
	Southwestern Life	3,479,831	193,250	1,754,250	28,606	7
	Bankers Reserve Life	2,472,000	794,718	1,677,500	(d)	
	Hartford Life	12,632,674	11,104,522	1,528,152	-4,325,600	
١	American Central	2,600,624	1,076,825	1,523,799	894,767	5
	Reserve Loan	2,120,500 1,315,650	762,050 1,000	1,358,450	1,089,250	4
	Central of Iowa*	1,796,387	686,155	1,110,232	890,500	5
	Life Ins. Co.of Virginia	2,321,778	1,220,346	1,101,432	1,173,139	4
	Presbyterian Ministers*	1,374,550		1,091,744	696,858	1
	Security T. and L	1,559,576 3,511,601		903,567	(d) -221,107	3
	Wisconsin Life	1,194,725	409,500	785,225	257,360	
	Western and Southern	2,944,500	2,183,750	760,750	2,556,250	1 3
	American Life*	1,387,500		734,200 669,850	786,125	1
	Kansas City Life	1,220,550	550,700	646,261	2,178,081	1
	Boston Mutual	2,537,738	1,875,600	622,138	26,576	
	South Atlantic	1,602,550		582,562	976,350	1
	Security L.& A., Greensboro	895,900 885,663	00	563,900 550,266	875,200 425,528	0
	Volunteer State Life	552,000		541,000	(a)	1
	Colonial *	1,402,877	900,500	502,377	502,271	40.00
	Meridian Life & Trust*	863,500		456,300	549,200	5
	Inter-State of Ohio*	2,752,085		391,197 326,495	756,500 975,090	
	Baltimore Life*	601,542		313,259	320,033	1
	Eastern Life	358,000		304,500	(d)	
	Michigan MutualGuaranty Mutual	7,685,295		264,674 244,500	2,780,047 (a)	1
,	Liberal Life	796,000		202,000	332,000	1
3	Columbia Life	230,500	36,500	194,000	(a)	L
	MarylandGerman Mutual			129,481	325,769 123,296	
	Texas Life*	146,392		99,374 34,200	38,300	
	Equitable Industrial	29,500				1
	Bankers of New York*	3.752,954	4,406,140		1,043,538	
	United States	8,173,044 14,550,227	9,703,413	-1,530,369 -8,363,361	3,963,637	
	and the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of the same of th					-
	Aggregates	1908 085,679	1032664,743	875,420,936	781,162,452	
t	Metropolitan		219,769,342	78,199,521	100,184,855	
	Prudential				52,337,132	
	John HancockLife Ins. Co. of Virginia		41,363,376		22,697,257 3,397,742	
	Western and Southern	14,161,533		2,579,555	3,216,946	
5	Columbian National	4,813,941			615,316	
	Colonial	7,122,800			1,480,647	
3	Hartford Life	2,949,545 4,969,151		675,804	634,599 603,848	
,	Mutual of Baltimore	1,815,548		425,773	435.275	
	Equitable Industrial	1,665,414	1,296,257	369,157	301,468	
	Home Life of Del				-1,430 102,282	
1	Providence Life,	586,320			136,210	
	Contentnea Life	43,980	21,620	22,360	(a)	
•	Germania	200 -6-	22,258		-22,885	
'	American Central			-456,152	-95,019	-
	Aggregates	596,510,564	425,494,872	171,015,692	186,026,057	1

## EXHIBIT XXXVIII.—INSURANCE IN FORCE.

Showing the amount of Insurance in Force in the various companies; also the Number of Policies and the Average Amount of each Policy January 1, 1904, compared with similar items at January 1, 1903.

		Insurance in Force				JANUARY 1, 1903.			
Rank.	NAME OF COMPANY.	JANUARY	r, 1904.	ge of H	4	INSURANCE II	n Force.	re of ollcy.	
-		Amount.	Policies.	Average of I	Rank.	Amount.	Policies.	Average of Each Policy.	
_		<b>s</b>		\$	_	\$	\$		
1	New York Life &  Mutual of New York &  Equitable, New York  Northwestern Mutual &  Mutual Benefit	1,745,212,899	812,711	2,147	1	1,553,628,026	704,567	2,205	
2	Mutual of New York e	1,445,228,681	598,972	2,413	2	1,340,748,659	543,194	2,468	
3	Northwestern Mutual	1,409,918,742	513,965 280,443	2,744	3	1,292,446,595 620,681,283	457,905 262,004	2,822 2,368	
5	Mutual Benefit	333,674,876	200,443 141,504	2,364 2,358	5	310,820,062			
6	Prudential s	317,322,903 308,786,092	270,851	1,171	7 6	251,563,574	215,009		
7	Penn Mutual	308,786,092	129,317	2,388 839	6	276,110,015	114,831	2,405 853	
	Metropolitan	282,505,630	336,570	839	8	237,490,121	278,360	853	
10	Ætna Life c	223,302,877 169,668,456	130,098 72,202	1,716 2,351	9 12	211,182,065 158,703,802	123,002 67,50 <b>8</b>		
11	Connecticut Mutual	166,504,486	70,150	2,374	11	165,858,225	69,752	2,378 2,882	
12	Provident L. and T	159,548,435 145,379,872	57,044	2,797	13	151,149,235	53,141	2,882	
13	New England	145,379,872	58,312	2,496 2,462	14	132,256,636	52,881	2,558	
14 15	Travelers e	132,761,412	53,955 63,460	1,981	16	123,160,821 118,301,698	49,928 58,788	2,407	
16	Mutual Reserve	770 F06 807	60,912	1,964	15	127,960,188	64,701	1,078	
17	Provident Savings	105,138,035	43,351	2,425	18	98,159,633	40,228	2,440	
18	John Hancock	103,298,426	55,933	2,425 1,847	22	88,063,422	45,321	I,943	
19 20	State Mutual	100,902,573	38,248	2,638	19 21	94,966,674	35,543 43,664	2,672	
		,51-,51/	49,699	2,019		90,097,572			
21	Germania e	98,117,604	57,828	1,697	20	91,670,014	54,485	1,682 1,660	
22 23	Hartford Life	76,663,067	46,077	1,664 1,806	24	70,864,592	42,7 <b>1</b> 2 40,251		
24	Manhattan	73,286,547 72,641,987	40,579 32,699	2,221	23 25	71,758,395 67,519,305	30,297		
25	Home Life of New York	69,410,582	38,105	1,821	26	65,258,568	35,637		
26	Washington e	65,468,869 60,766,778	34,651	1,889	27	61,030,887	31,882		
27	Berkshire	60,766,778	23,842	2,549	28	58,448,429	23,004	2,541	
28 29	Union Mutual e	57,385,198	39,327	1,459 2,881	29	54,118,625	36,678 13,227		
30	Pacific Mutual	49,713,796 48,673,410	17,247 30,186	1,612	33 32	39,541,688 40,842,473	24,121	1,693	
31	United States	44,143,344	<b>20,98</b> 9	2,103	30	45,673,713	20,747	2,20I	
32	Michigan Mutual Security Mutual, N. Y.	42,804,924 42,386,784	32,719	1,306	31	42,540,249	32,304	1,313	
33	Northwestern National	42,386,784	22,071	1,921 886	34	36,336,866	19,594	1,855	
34 35	National of U. S. A	39,655,365 39,292,636	44,770 37,656	1,044	36	24,445,925	14,040	1,741	
36	Illinois Life	36,526,137	22,752	1,606	35	30,143,976	17,968	1,677	
37 38	Franklin Life	26,387,192	16,713	1.579	37	24,102,794	14,682	1,042	
38	Connecticut General	23,526,066	16,300	1,444	39 28	20,744,125	14,618		
39 40	Conservative Life	22,245,145 21,743,690	10,591 9,856	2,101 2,206	46 46	22,154,031 11,174,547	11,435 5,317	2,102	
41	Equitable of lowa	21,148,031	15,072	1.404	40	18,521,063	13,145	1,409	
42	Union Central	19,704,899	108,614	1.815	10	182,546,305	13,145 99,865	1,828	
43	Des Moines Life 4	TR 080 654	17,917	1,008	42	15,142,006	10.720	I.4Q5	
44	Minnesote Mutuel	17,154,338	9,472 5,827	1,811	4I	16,791,801	8,999	2 601	
45 46	Security T. and L.  Minnesota Mutual.  Royal Union 6	15,874,348 12,783,263	5,827 7,790	2,724 1,641	43 47	14,189,235 10,277,579	5,456 6,184	1,662	
47	Bankers of Nebraska	TT. EQ4 847	7,077	1,638	48	8,970,347	5,205	1,723	
47 48	Maryland	8,276,294	4,268	1,939	49	8,146,813	4,181	1,950	
49 50 51	Maryland Presbyterian Ministers Inter-State of Indiana	8,203,952	5,616	1,461	50	7,112,208	4,975 1,830	1,430	
50	Inter-State of Indiana	7,760,335 7,571,955	2,827 2,950	2,745	53 51	5,300,552 6,107,267	1,830	2,266	
27				4.70/					
51 52	American Central Missouri State	6,921,562	5,116	1.353	55	4,777,421	2,695 3,288	1,453	

#### EXHIBIT XXXVIII .- INSURANCE IN FORCE-Continued.

				Each Fage.		JANUARY 1, 1903.						
Rank.	NAME OF COMPANY.	Insurance i January i		ge of E olicy.	Rank in Average.	Rank.	INSURANCE 1	N FORCE.	Policy.	Rank in Average.		
<u></u>		Amount.	Policies.	Average of 1 Policy.	Rank	Ra	Amount.	Policies.	Average of Each Policy.	Ran Aver		
		\$		\$			\$		\$	_		
53	Bankers Reserve Life Columbian National. e	6,911,500	2,435	2,839	9	 71	(d)	425		•:		
55	Boston Mutual	6,754,200 5,861,650	2,303 11,331	2,933 5,174	7	54	1,279,750 5,199,512		2,942 647	70		
53 54 55 56 57	Pittsburgh L. & T Reserve Loan	5,714,507	4,455 2,825	1,283	73	 58	4,081,200			٠.		
		5,439,650	2,625	1,926	4I	50	4,061,200	2,205	1,786	38		
58 50	Life Ins. Co. of Virginia. Life Assoc. of America		7.454	700 3,636	86	57	4,112,516	5,828	706	69		
59 60	Federal Life	4,590,208		2,061	5 33	56	(*) 4,263,613	2,134	1,998	27		
61	Central of Iowa	4,363,786	3,005	1,453	33 63	59	3,253,554	2,198	1,480	52		
62	Security L. & A., Phila	4,163,250	1,003	4,150	3		(d)	•••••	••••	••		
63	Western & Southern	3,492,250	3.578		80	62	2,731,500			64		
64 65	Register L. and A. c South Atlantic		2,556	1,307	70 59	61 63	2,790,263 2,608,600	2,124	1,318	59		
65 66	Security Mutual, Neb	2,901,376	2,295	1,264	74		2,000,000 (d)		1,007	44		
67	Mutual of Illinois	2,699,679		1,350	69	••		•••••		••		
68	Colonial			918	8r	64	2,015,338			65		
69	Wisconsin Life		1,640	1,454	62	67	1,600,722		1,384	:		
70 71	Kansas City Life		1,591	1,355	75	<i>7</i> 0	1,421,225 (d)	1,105	1,220	62		
72	Sec. L. & A., Greensboro	2,040,900		2,630	16	69	1,477,000		2,503	11		
<i>7</i> 3	Inter-State of Ohio		1,275	1,595	57	65	1,642,100	1,031	1,593	50		
74	Meridian L. & T	2,008,965	1,164	1,726	49 65	68	1,552,665	917	1,693	43		
75 76	Southwestern Life Liberal Life			1,435 2,777	05	66	(**) 1,636,000	517	3,164	ï		
77	Reliance Life	1,314,650		4,062	4		(*)					
<i>7</i> 8	German Mutual	1,216,042	606	2,007	36	72	1,116,669	573	1,949	30		
29 80	Baltimore Life e	1,139,292	1,385	822	36 85	73	826,033	1,028	804	68		
81	Eastern Life	625,500 541,000		1,298 3,259	72	• •	(d) (*)	• • • • • • • • • • • • • • • • • • • •		••		
82	Guaranty Mutual	344,500		5,058	2		(2)			: <b>:</b>		
83	Southern Loan & Trust	243,180	120	2,026	34		(*)					
84	Columbia Life	194,000	98	1,979	34 38		(*)					
85 86	Texas Life				82 79	76 	105,200	120	877	66		
	Mutual of Baltimore					74	667,424	3,032	220	76		
	Immediate Benefit			<u> </u>	···	77	36,500	62	589	73		
	Aggregates	9,569,296,851	4,670,126	2,049			8,698,587,912	4,172,288	2,085			
	Industrial Companies.				_		40m 6-6 - 6	6 6-0				
1 2	Metropolitan	11,059,075,027	7,107,345 5,176,456	148	7	1 2	981,676,306 550,464,265	0,098,291   4,692,182		8		
3	Prudential	216,375.960	1,395,779	155	I	3	200,294,696	1,312,630	153	2		
4	Life Ins. Co. of Virginia. Western and Southern	34,503,483 22,223,035			12	5	30,303,815 19,643,480		100	13		
				ł	1	1		· ·	1			
6	Colonial	8,028,103 7,770,477		72	13	7 6	6,149,410 7,133,760		71			
<b>7</b>	Mutual of Baltimore	3,734,553	35,086		13	8	2,641,356	28.093	94			
9	Hartford Life Equitable Industrial	2,873,146	20,004	144	3	10	2,197,342	16,714	131	6		
10 11	Columbian National	2,692,698 2,630,959	23,304 18,756	115	4	13	2,325,483 615,316	20,401 4,275		9		
12	Home Life of Delaware	1,691,809	12,948	131	6	111	1,448,963	12,842	113	10		
13	Providence Life	761,185	5,509	138	5	12	654,378	4,818	136	5 16		
14 15	Immediate Benefit Contentnea Life	705,128 22,360	10,703 798	66	14	14	509,131 (*)	1	67			
-5	Germania	22,300	790			15	436,122	3,371	129	7		
	Provident Savings	<u> </u>		<u> </u>	<u></u>	17	3,609	23		7		
	- Aggregates	1,977,824,624	14603426	135			1,806,894,473	13448,147	134	1		
	1	<u> </u>	<u> </u>		·	<u></u>	·	<del>'</del>	·	<u>'</u>		

^{*} Commenced business in 1903.

d Reorganised in 1903. e Paid-for business only.

### EXHIBIT XXXIX.—WHOLE LIFE POLICIES.

Showing the Number and Amount of Whole Life Policies in Force in the several companies January 1, 1904, in comparison with a similar item at January 1, 1903.

NAME OF COMPANY.		WHOLE L	FE POLICIES.	Total Insurance	January 1, 1903.	
	NAME OF COMPANY.	No.	in Force		Whole Life Policies,	
1	Material of Mary Work	.0	\$	\$ 0.60	\$	
	Mutual of New York	482,931 520,627	1,169,030,911 1,107,862,130	1,445,228,681 1,745,212,899	1,085,020,30	
	Equitable, New York	258 000	1,001,783,972	1,409,918,742	941,330,79	
	Northwestern Mutual	186,782	439,604,924	1,409,918,742 662,851,194	420,238,40	
	Mutual Benefit	108,156	254,518,556	333,674,870	235,123,0	
	PrudentialPenn Mutual.	201,366 76,425	239,984,714 178,634,356	317,322,903 308,786,092	194,545,3 165,089,5	
	Union Central	92,299	166,600,020	197,040,899	157,600,1	
	Metropolitan	155,312	154,381,420	282,505,630	134,197,7	
1	Massachusetts Mutual	63,251	147,809,908	169,668,456	137,806,4	
l	Travelers	61,152 32,813	146,380,877 85,202,428	166,504,486 132,761,412	146,575,3 80,126,6	
1	National of Vermont	37,518	78,814,676			
ı	John Hancock	42,185	78,038,674	103,298,426	77.133,2 66,295,7	
Ł	New England	28,160	69,551,237	145,379,872	61,951,6	
1	Manhattan	28,922	64,189,573	72,641,987	59,450,8	
1	Ætna Life	40,186	63,343,964	223,302,877	69,131,3	
١	Berkshire	29,145 19,776	52,475,259	69,410,582 60, <b>766</b> ,778	50,002,8 47,965,0	
1	Washington	24.004	49,762,573 47,237,381 43,265,447	65,468,869	43,042,2	
ı	Fidelity Mutual	23,068	43,265,447	100,340,547	38,078,1	
١	Germania.	22,483	42,877,359	98,117,004	40,042,0	
1	State Mutual		41,132,165	100,902,573	36,803,5	
1	Mutual Reserve	23,892 22,020	38,948,788	48,673,410	33.247.4 34.005.2	
1	Union Mutual	24,401	34,198,733 34,197,823	119,596,827	32,668,	
١	Phoenix Mutual	19,054	33,087,072	57,385,198 76,663,067	34.967	
Ì	United States	13,295	26,162,299	44,143,344	26,782,	
	Provident Savings	12,459	24,889,486	105,138,935	19,958,	
1	Illinois Life	15,365	23,090,149	36,526,137	21,467, 16,480,	
	State Life	6,732 14,492	20,415,070 19,545,571	49,713,796 39,655,365	10,480,	
	Provident L. and T	5,498	18.340.430		17,213,	
ì	Franklin Life	11,972	17,582,247	26,387,192		
Ì	Equitable of lowa	12,015	10,922,901		15,049,1	
1	Michigan Mutual	13,218	14,528,811	42,804,924 15,874,348	11,732, 11,328,0	
	Bankers of New York	4,733 6,588	12,906,659	22,245,545	13,004,	
1	Connecticut General	8,118	12,637,501	23,526,066		
	Bankers of Nebraska	6,701	10,872,406	11,594,847	8,317,9	
ł	National of U. S. A	7,884	11,611,530	39,292,636	8,962,1 7,423,	
1	Des Moines Life	5.734 5.457	9,967,815	12,783,263 18,080,654	2.557.4	
١	Security T. & L	3:43/ 4.754	8,631,023		2,557,4 8,763,6	
ı	Maryland Security Mutual, N. Y.	4,754 3,386	6,246,563	8,276,294	5,898,	
1	Security Mutual, N. Y	2,649	7,602,005	42,386,784	5,874.	
1	Bankers Reserve Life	2,435	6,911,500	6,911,500	(d) 3,478,0	
	American Central	1,947 2,297	5,954,630 5,879,755	7,760,335 7,571,955	4,390,4	
	Columbian National	I,452	5,119,000		I,025,	
1	Pittsburgh L. & T	4,014	5,077,257	5,714,507	(*)	
1	Life Insurance Co. of Virginia	6,935	4,779,698	5,213,948		
	Presbyterian Ministers	2,996	4,458,425	8,203,952	3,967,4 4, <b>9</b> 87,4	
١	Central of Iowa	2,706 2,318	4,200,116 3,580,450	72,034,524	2,628,	
	Missouri State		3,396,739		1,338,5	
i	Reserve Loan		3,018,150	1 5.430.050		
	Federal Life	1,661	2.756,579	4,500,208	3,276,6	
	Western and Southern	2,635	2,604,250	3,492,250	1,908,0	
	South Atlantic	1,693	2,534,562 2,525,719	3,191,102	(4)	
	Register L. and A	1,773	2,525,719	2,901,376 3,340,529		
	Colonial	2,243	2,051,567	2,517,715	1,677,5	
	Security L. & A., Greensboro	757 6,876	2,008,900	2,040,900	None.	
.	Boston Mutual	6,876 462	1,963,406	5,861,650		
			1,765,500	4,698,000	. (-)	
	Life Association of America	865	1,437,329			

^{*} Commenced business in 1903.

d Reorganized in 1903.

### EXHIBIT XXXIX .- WHOLE LIFE POLICIES - Continued.

Rank.	NAME OF COMPANY.		APE POLICIES.	Total	Jan. 1, 1903.	
7			Amount.	Insurance in Force Jan. 1, 1904.	Whole Life Policies.	
_			<u>s</u>	\$	<u>s</u>	
SZ SZ	Inter-State of Ohio	662	1,048,250	2,033,297	788,500	
68	German Mutual	522	1,041,972			
68	American Life	380	932,500	2,155,425		
68	Reliance Life	223	898,650	1,314,650	( <del>*</del> )	
69	Kansas City Life		564,050	2,155,100	(2)	
99	Liberal Life	139	555,500	1,769,000		
70	Baltimore Life		387,250			
71	Eastern Life	191	261,000			
72	Southern L. & T		238,817			
73	Guaranty Mutual		163,750	344,500		
747570 77	Volunteer State Life	- 64	163,500		<u>{</u> ₹}	
<b>75</b>	Columbian Life	-04	134,000			
20	Security L. & A., Phila	32	107,250			
78	Security I If & condent	71	85,500			
70	Security Life & Acodent		21,750			
	Texas Life		None.	139,400		
	Equitable Industrial	Not	separated.	91,743,690		
	Mutual of Baltimore		separated.	2,719,698	N7-4	
	Wisconsin Life		separated.	3.734.553	Not separated	
	** #**********************************	1406	separated.	2,385,947	1,390,728	
	Aggregates	2,958,591	6,228,331,274	9,569,296,851	5,708,020,831	

^{*} Commenced business in 1903.

### EXHIBIT XL.-ENDOWMENT POLICIES.

Showing the Endowment Policies in force January 1, 1904, in comparison with a similar item at January 1, 1903.

		ENDOWM	ENT POLICIES.	Total Insur-		
Rank,	NAME OF COMPANY.		Amount,	ance in Force Jan. 1, 1904.	Endowment Policies.	
			\$	\$	\$	
I	New York Life	278,177	551,466,057	1,745,212,899	469,929,013	
2	Equitable, New York	144,732	377,618,098	1,409,918,742	321,904,525	
3	Mutual of New York	112,454	245,361,448	1,445,228,681	235,807,005	
4	Northwestern Mutual		179,342,110	662,851,194	168,837,668	
Š	Ætna Life	70.323	136,593,584	223,302,877	119,335,553	
6	Provident L. & T	46,060	119,232,443	159,548,435		
7	Metropolitan	179,600	116,802,705	282,505,630	93,456,251	
7 8	Penn Mutual	35,225	74,015,687		66,713,678	
9	New England	27.787	67,715,697	145,379,872		
ΙÓ	Mutual Benefit	29,670	66,271,726	333,674,876	63,086,292	
11	Prudential		60,289,743	317,322,003	44,657,469	
12	Germania	35,237	54,022,886	98,117,604		
13	State Mutual	20,971	52,630,416	100,902,573	51,781,047	
14	National of Vermont		40,218,194	125,692,778	35,879,738	
76	Phoenix Mutual		35,911,166	76,663,067	30,141,603	
15 16	Travelers		34,702,136	132,761,412	31,380,028	
17	Union Central		22,550,243	197,040,899	18,037,953	
18	John Hancock		19,613,231	103,298,426		

d Reorganised in 1903.

### EXHIBIT XL-ENDOWMENT POLICIES-Continued.

			ENT POLICIES.	Total Insur-	Jan. 1, 1903.	
Rank.	NAME OF COMPANY.	No.	Amount.	ance in Force Jan. 1, 1904.	Endowment Policies.	
19	Michigan Mutual	11,737	\$ 18,807,482	\$ 42,804,924	\$ 18,955,226	
<b>2</b> 0	Connecticut Mutual	8,183	18,065,444	166,504,486	17,159,751	
21	Washington	9.747	17,550,308	65,468,869	17,265,672	
22	Massachusetts Mutual	8,024	15,388,722	169,668,456	14,197,831	
23 24	Union Mutual	10,430	14,358,005	57,385,198	13,131,853	
25	Northwestern National	17,649 23,449	11,795,799	39,292,630 39,655,365	1,652,979	
26	Home Life of New York	7,306	11,719,531	69.410,582	10,303,805	
27 28	Fidelity Mntual	6,239	10,107,608	100,340,547	5,746,661	
20	Connecticut General Berkshire.	7,574	9,368,980 8,605,117	23,526,066 60,766 778	8,249,968	
30	Hartford Life	3,997 4,746	8,470,863	72,034.524	8,250,465 5,383,721	
30	Pacific Mutual	6,070	8,368,051	48,673,410		
31	Manhattan	3,456	6,960,420	72,641,987	6.494,353 6,448,803	
32 33	United StatesProvident Savings	3,032	5,280,738	44,143,344	4,934,280	
34	Equitable of Iowa	2,222	4,361,233 3,887,671	105,138,035 21,148,031	3.438.354 3.187.976	
35	Presbyterian Ministers	2,620	3,745,527	8,203,952	3,145,135	
35 36	Security T. & L	1,742	3,249,677	17,154,338	2,587,512	
37 38	Illinois Life	2,158	3,051,275	36,526,137	1,985,340	
39	Franklin Life	2,247	2,847,250	26,387,192	2,706,200 1,692,691	
40	Royal Union	1,405 1,564	2,300,945	12,783,263 42,386,784	1,561,310	
4I	Maryland	845	1,879,867	8,276,294	1,818,399	
42	Columbian National	844	1,611,200	6,754,200	244,250	
43	Bankers of New York	970	1,548,278	22,245,145	937,400	
43 44	Missouri State	1,418	1,155,185	6,921,562 5,861,650	65,400	
	Mutual Reserve	2,526 1,066	977,243 881,593	119,596,827	758,923 554,904	
45 46	Kansas City Life	959	643,150	2,155,100	(2)	
46	Kegister L. and A	530	642,901	3.340,529	531,000	
47 48	Central of IowaLife Association of America	552	579,336	4,363,786	438,904	
49	Des Moines Life	161 401	540,000 479,800	4,698,000 18,080,654	, ,	
50	Western & Southern	536	479,500	3,492,250	309,000 312,500	
51	State Life	315	477,350	49,713,796	331,450	
52	Colonial	486	465,000	2,517,715	337,500	
53 54	Pittsburgh L. & T	305	421,000	5,714,507		
55	Mutual of Illinois	532 261	391,175 341,350	2,155,425 2,699,679	573.725	
55 56	Minnesota Mutual	185	331,578	15,874,348	169,488	
57 58	Life Insurance Co. of Virginia	390	293,000	5,213,948	216,500	
50 59	South Atlantic	192	282,000	3,191,162	236,500	
59 60	Baltimore Life	81 358	268,500 257,250	1,314,650 1,139,292	200,500	
61	Federal Life		187,450	4,590,208	266,550	
61	German Mutual	154 78	148,381	1,216,042	135,382	
6a	Texas Life	154	139,400	139,400		
63 64	Inter-State of Ohio	53	72,500	2,033,297	48,000	
64	Inter-State of Indiana	43 41	68,030	2,008,965 7,760,335	58,500	
65 66	Security Mutual of Nebraska	193	66,800	2,901,376	(4)	
66	Columbia Life	34	60,000	194,000	(*)	
67 68	Bankers of Nebraska	27	45,000	11,594,847	30,000	
69	American Central Liberal Life	20	43,500	7,571,955 1,769,000	13,000 49,000	
70	Guaranty Mutual	31 16	39,000 27,750	344,500	/ <del>*</del> }	
7I	Volunteer State Life	10		541,000	<b>\-</b> }	
72	Eastern Life	6	12,500	625,500	(d)	
73	Southwestern Life	7	11,000	1,773,250	(*)	
74 75	Reserve Loan. Southern L and T	10 3	7,750 4,000	5,439,650 <b>2</b> 43,180	7.750	
75 76	Security Life & Accident	3 2	2,000	23,750	\ \ <del>-</del> \	
77	Security L. & A., North Carolina	I	1,000	2,040,900	None.	
	Bankers Reserve Life	None.	None.	6,911,500	(d)	
	Security L. & A., Philadelphia.  Conservative Life	None. Not	None. separated.	4,163,250	(d)	
	Immediate Benefit	Not	separated.	21,743,690 705,128	217,150	
	Mutual of Baltimore	Not	separated.	3.734.553	separated.	
	Wisconsin Life		separated.	2,385,947	149,500	
	Aggregates		100000000000000000000000000000000000000			

^{*} Commenced business in 1903.

### EXHIBIT XLI.-ALL OTHER POLICIES.

Showing the Number and Amount of Policies, other than Whole Life and Endowment, in force in the several companies January 1, 1904. in comparison with a similar item at January 1, 1903.

	NAME OF COMPANY		er Policies.	Total Insur-	JANUARY 1, 1903.	
Rank.	NAME OF COMPANY.	No.	Amount.	ance in Force Jan. 1, 1904.	All Other Policies.	
	Mutual Reserve.	8	\$	\$	\$	
1 2	New York Life	37,817	84,516,501 *81,688,287	119,596,827 1,745,212,899	93,399,539 180,579,315	
3	Provident Savings	13,907 28,670	75,887,316	105,138,035	74,762,755	
4	Hartford Life	32,389 17,667	*50,363,545	72,034,524	161,987,182	
5	Penn Mutual	17,667	*54,865,063	308,786,092	144,306,784	
	Fidelity Mutual Northwestern Mutual Security Mutual, N. Y.	20,392	46,877,492	100,340,547 662,851,194	46,272,780	
7 8	Security Mutual. N. Y.	12,209	*36,086,010 *32,126,256	42,386,784	31,605,213 28,901,006	
9	State Life	10.200	28.821.370	49,713,796	22,730,100	
. io	Equitable, N. Y	10,294	*23,946,127	1,409,918,742	129,211,272	
п	Ætna Life	10,589	22.205.220	223,302,877	22,715,128	
12	Provident L. & T	5,486 9,849	*20,347,547 *16,866,870	159,548,435	120,742,778	
13 14	National of U. S. A.	12,123	15,727,708	317,322,903	†12,360,781 †13,830,825	
	Travelers	5.500	15,737,798 12,856,848	39,292,636 132,761,412	11,654,188	
15 16	United States	4.662	*12,573,750	44,143,344	11,654,188 113,956,855	
17	Metropolitan	1,658	11,321,415	282,505,630	9,836,093	
18 19	Illinois Life	3,5 ⁸ 7 5,229	*10,299,466 *9,776,772	1,445,228,681 36,526,137	†29,921,347 †6,691,269	
20	Michigan Mutual	7.764	*9,160,099	42,804,924	11,852,619	
21	Des Moines Life	6,059	8,509,950	18,080,614	11.275.606	
22	Union Mutual	4.496	*8,498,501	57,385,198	‡8,3 <b>18,522</b>	
23	Northwestern National		8,313,995	39,655,365	10	
24	New England		*7,788,000 *7,466,449	22,245,145 145,379,872	18,212,036 16,618,008	
25 26	Union Central	2.604	*7,318,816	197,040,899	16,908,187	
27	Mutuel Renefit	1 2 678	7,023,052	333,674,876	112,610,745	
28	Phœnix Mutual. National of Vermont. Franklin Life	3.737	*0,995,140	76,663,067	16,355,606 15,288,675	
29	National of Vermont	2,641	0.572.022	125,692,778	15,288,675	
30	State Mutual	2,494 1,871	5,957,695 5,560,496	26,387,192	16,136,905 16,382,079	
31 32	State Mutual Massachusetts Mutual	1,927	1 75.271.870	169,668,456	16,699,522	
33	Security T. and L	2.070	*5,273,638 *5,185,802	17,154,338	5,440,482	
34	John Hancock	1.608	*5,185,802	103,298,420	4,805,899	
34 35 36	Security L. & A., Pa. Home Life of New York	971	4,050,000	4,163,250	(d)	
30	Boston Mutual	1,654 1,929	*3,433,940 2,921,001	69,410,582 5,861,650	14,951,903 3,000,170	
37 38	Minnesota Mutual	909	2,430,373	15.874.348	2.601.115	
39	Reserve Loan Life Association of America.	1,109	2,413,750	5,439,650 4,698,000	1,589,200	
40	Life Association of America.	669	2,392,500	4,698,000	(a)	
41	Missouri State	1,454 815	2,369,638	6,921,562	13.373,521	
42 43	Meridian I. & T	1,050	2,158,165 1,827,965	166,504,486 2,008,965	2,123,160 1,336,165	
43 44	Meridian L. & T	633	1,648,700	7,571,955	1,703,854	
45 46	Federal Life. Connecticut General.	412	1,646,179	4,590,208	1720,413	
	Connecticut General		*1,517,154	23,526,066	1894,202	
47 48	Inter-State of IndianaRoyal Union	839	*1,309,750	7,760,335 12,783,263	1,772,534	
49 49	Liberal Life	651 467	1,214,500	1,769,000	914,500	
50	Liberal Life	471	947,900	2,155,100	(d)	
51	Mutual of Illinois	873	921,000	2,699,679		
52	Inter-State of Ohio		912,547	2,033,297	805,600	
53 54 55 56	American Life	679	831,750	2,155,425 72,641,987	286,500 †1,619,672	
34 55	Bankers of Nebraska.		743,230 593,126	11,594,847		
56	Germania	108	T572,200	98,117,604	†622,447 †1,232,866	
57 58	Baltimore Life	476	494,792	1,139,292	320,533	
58	Pacific Mutual	224	490,990	48,673,410		
59 60	Register L. and A	253	*462,016 408,500	3,340,529 3,492,250		
61	South Atlantic.		374,600	3,191,162	323,600	
62	Southwestern Life.	282	358,500	1.773.250	(a)	
63 64	Volunteer State Life	112	357,500	541,000	(a)	
64	Eastern Life. Security Mutual of Nebraska	285	352,000	1 625,500	(d)	
65 66	Pittsburgh L. & T	232 136	*308,700 216,250	2,901,376 5,714,507		

Excluding reversionary additions \$62,880,622 for 1903.

a Commenced business in 1903.

The ludding reversionary additions \$50,746,121 for 1902.

a Reorganized in 1903.

### EXHIBIT XLI.—ALL OTHER POLICIES.—Continued.

		ALL OT	HER POLICIES.	Total Insur-	JANUARY 1, 1903.	
Rank.	NAME OF COMPANY.	No.	Amount.	ance in Force Jan. 1, 1904.	All Other Policies.	
			\$	\$	\$	
67 68	Central of lowa	135 69	204,000	4,363,786	186,500	
	Berkshire	69	198,500	*60,766,778	*2,232,919	
69	Guaranty Mutual		153,000	344,500	(a)	
70	Maryland	37	*149,864	8,276,294	429,648	
71	Reliance Life	20	147,500	1,314,650		
72	Life Insurance Co. of Virginia		141,250	5,213.948		
73	Equitable of Iowa	70	*84,304	21,148,031		
74 75 76	Security L. & A., Greensboro	18	31,000	2,040,900		
75	German Mutual		*25,689	1,216,042		
<i>7</i> 6	Columbian National		24,000	6,754,200		
77 78	Colonial	14	1,148	2,517,715	, 271	
78	Southern L. & T		363	243,080	(a) (d)	
3	Bankers Reserve Life		None	6,911,500		
	Columbia Life	None	None	194,000	(e)	
	Presbyterian Ministers	None	None	8,903,952	None	
	Security Life & Accident		None None	23,750	(a)	
	Texas Life		None	139,400	None	
1	Washington Conservative Life	None		65,468,869		
- 1	Immediate Benefit	Not	separated	21,743,699		
	Mutual of Baltimore		separated separated	705,128		
	Wisconsin Life.			3.734.553		
	WISCULSIN LAIG	1401	separated	2,385,947	60,500	
	Aggregates	329,941	805,340,705	9,569,996,851	*799,607,052	

^{*} Excluding reversionary additions.

EXHIBIT XLII.—LAPSED AND SURRENDERED POLICIES. Showing the amount of Policies Terminated by Lapse and Surrender during 1903, in comparison with a similar item for 1902.

	NAME OF COMPANY	Mean	Lapsed and	1903.	
Rank,	NAME OF COMPANY.	Insurance In Force in 1903.	Surrendered Policies.	Lapsed and Surrendered Policies.	Rank
		\$	\$	<u> </u>	
1	Security Life and Accident	11.875	None.	(a)	
I	Southern Loan and Trust	121,590	None.	(a)	١
ī	Volunteer State Life	270,500		(a)	l
2	Reliance Life	1.157.325		(a)	
3	Columbian National	4,016,975	320,500	None.	1
4	German Mutual	1.166.356	16,000	25,012	4
6	Connecticut Mutual	166,181,356	3,462,381	3,128,190	j 3
6	New York Life	1,640,420,463	34,501,752	27,534,313	2
7	Presbyterian Ministers	7,658,080	201,150	258,700	13
8	Northwestern Mutual	641,776.239		15,998,779	İŠ
9	State Mutual	07 024 622		3,356,080	10
ΙÓ	Security L. and A., Philadelphia	2,559,625	80,500	(d)	٠
II	Provident Savings	101,648,834		2,596,599	6
12	Mutual Benefit	322,247,469	11,347,648	8,382,761	7
13	Travelers	127,961,117		4,500,995	12
14	New England			4,579,830	8
15	Provident Life and Trust		6,416,002	5,267,248	9
ıĞ	Massachusetts Mutual			5,959,449	14
17	Ætna Life			7,693,775	II
18	Berkshire			2,945,878	17
19	Equitable of Iowa		934,069	763,640	15 18
20	Connecticut General	22,135,096		1,027,110	18
21	Minnesota Mutual	15,031,792		1,115,471	29
22	Phoenix Mutual			3,814,301	19
23	Germania	94,893,809	4,921,466	4,264,566	16
24	Mutual of New York	1,392,988,670	77,505,322	72,851,333	21
25	Maryland	8,211,554		497.923	25
26	Union Central		16,935,060	9,841,387	20
27	Penn Mutual			16,070,953	24
28	Union Mutual	55,751,912	3,584,335	3,942,841	28
29	Equitable, New York	1,351,182,669	86,956,105	70,070,507	22
30	National of Vermont			6,711,731	23
31	Texas Life			27, too	65
_32	Home Life of New York	66,361,863		4,385,798	27_

a Commenced business in 1903.

a Commenced business in 1903. d Reorganized in 1903.

### EXHIBIT XLII.-LAPSED AND SURRENDERED POLICIES.-Continued.

	•	Mean	Lapsed and	1902	
Rank,	NAME OF COMPANY.	Insurance in Force in 1903.	Surrendered Policies.	Lapsed and Surrendered Policies.	Rank,
	District of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the second of the	\$	\$	,\$	
33	Pittsburgh L. and T	2,857,253 284,443,238	205,750 20,989,614	(a) 17,735,353	**
34 35 36 37 38	John Hencock	95,680,924	7.097.475	5,141,049	30 26
36	Life Association of America	2.349.000	205,000	(4)	
37	Manhattan Royal Union	70,080,646 11,767,421	6,270,694 1,145,350	5,942,412 1,385,250	3I 48
39 40	State Life	44,627,742	4,429,406	4,185,062	36
40	Inter-State of Indiana	6,590,444	651,755	463,576	32
4I 42	Register L. and A	3,065,396 72,588,471	308,292 7,516,424	274,408 11,294,825	34 42
43	Fidelity Mutual	95,224,060	10,607,459	11,382,913	39
44	Eastern Life	473,250	53,000 4,578,123	(d)	••
45 46	Security Mutual of New York	30,361,825 6,810,056	4,576,123 820,506	5,427,141 864,500	45
47	Bankers Reserve Life	6,072,750	750,500	(d) 300	43
47 48 48	Conservative Life	16,459,124	2,066,905	2,882,156	60
49	Nlinois Life	33,335,056 4,760,425	4,182,487 600,050	6,902,666 606,≰00	64
50	Inter-State of Ohio	z,837,699	236,350	506,500	50 68
51	Pacific Mutual	44,757,942	5.773,209	4,119,597	35
51 52 58	Security T. and L	16,702;555 886,625	2,255,648 119,750	2,377,618 ( <i>a</i> )	4I
53	Metropolitan	259,997,875	35,291,374 5,940,682	33,780,094	44
53 54 55 56	Michigan Mutual	42,672,587	5,940,682	7,461,159	53
- 55 56	Bankers of New York	22,571,738 10,282,597	3, <b>224</b> ,845 1,516,712	4,057,400	55 38
57 58	Mutual Reserve	123,778,508	19,290,560	974,583 31,759,806	. 58
58	Washington	63,245,378	9,892,200	10,754,768	52
59 60	Mutual of Illinois	1,349,839 44,904,528	217,787 7,468,707	4,617,617	22
6 <b>z</b>	Wisconsin Life	I,993,335	338,000 663,200	238,000	33 46
62 63	Central of Iowa	3,808,670	663,200	454,050	46
64	Columbia Life.	1,758,950 97,000	307,800 17,000	179,900 (a)	51
65 66	Columbia Life	13,500	2,500	None.	• •
66 67	Missouri State	5,849,492	1,152,177	1,338,988	62
68	South Atlantic. Security Mutual of Nebraska	2,899,881 2,373,663	582,500 478,850	352,000 (d)	49
69	Franklin Life	25,244,993	5,092,526	5,043,688	57
70 71	Des Moines Life	16,611,330	3,510,156	2,721,985	54
72	Federal Life	4,663,232 4,423,480	991,719 958,050	574,218 1,394,536	67
73	Meridian L. and T	1,780,815	403,200	242,950	47 67 56
74	National of U. S. A	31,869,281	7,180,480 10,256,376	3,528,479	48
75 76	Baltimore Life	38,177,967 983,663	282,783	202,000	63
77.78	Kansas City Life	1,820,175	541,450	(d)	••
76	Boston Mutual	5,530,581	1,701,248 526,000	2,143,576	70 61
79 80	American Life.	1,702,500 1,788,325	563,650	414,000 337,150	66
81	Colonial	2,266,526	888,443	337,150 870,000	72
82 83	Western and SouthernGuaranty Mutual	3,111,875 172,250	2,134,250 122,750	866,000 (a)	73
-3	Aggregates		530,494,183	492,870,268	<del></del>
	Industrial Companies. Home Life of Delaware.				••
I	Home Life of Delaware	1,570,386	26,600 38,479,142	1,089,786	12
3	1 0 0 mm z z z z z z z z z z z z z z z z	1,020,776,067		42,977,695 194,897,014	3 2
4	Prudential	582,200,088	119.317.935	125,397,484 8,666,567	4
5 6	Life Insurance Co. of Virginia	32,403,649	7,314,267 226,619	8,666,567 316,010	5
	Mutual of Baltimore	625,380 3,521,667	T. 274.225	(c)	9
7	Equitable Industrial	2,509,091	1,271,856	1,007,928	6
9 10	Western and Southern	20,933,258 7,451,119	11,177,480	9,440,699 5,049,925	8
11	Providence Life	707,781	476,050	409,806	10
13	Colonial	7,088,757	5,168,309	4,902,197	13
13 14	Hartford Life	2,535,244 1,6 <b>6</b> 8,138		1,935,226	14
15	Contentnea Life	11,180	21,615	(a)	7
•	Aggregates				
	a Commenced business in 1903. c Not rep		eorganised in		

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### EXHIBIT XLIII.-DEATH RATE.

Showing the Death Losses of the companies in 1903, compared with the same item in 1902.

				1902	),
Rank.	NAME OF COMPANY.	Mean Insur- ance in Force in 1903.	Death Losses Incurred.	Death Losses Incurred.	Rank,
	Columbia Life	\$	\$ None.	\$ (*)	
I	Columbia Life	97,000 13,500	None.	} <del>-</del> {	
ī	Life Association of America	2,349,000	None.	<u>}</u>	
1	Reliance Life	1,157,325	None.	(*)	
I	Security Life and Accident	11,875	None. None.	<u>                                   </u>	
î	Texas Life.	122,300	None.	None.	ī
I	Volunteer State Life	270,500	None.	_ (*)	
2	Columbian National	4,016,975	3,500	None.	I
3 3	Eastern Life Liberal Life.	473,250 1,702,500	500 2,000	(d) 11,000	20
3	Security L. and A., Phila	2,559,625	3,000	(ď)	
4	Bankers Reserve	6,072,750	8,000	(d)	
5	Mutual of Illinois	1,349,839 6,5 <b>3</b> 0,444	2,500 14,162	None. 14,500	ن: ا
6	Meridian L. and T.	1,780,815	4,000	1,500	5 2
7	Federal Life	4,423,480	11,540	16,500	10
7	Security Mutual of Nebraska	2,373,663 2,899,881	6,300	(d)	-:-
	South Atlantic	2,899,881 1,788,325	7,500	II,000 I,200	13
9	Pittsburgh L. and T	2,857,253	12,000	(*)	l
IO	Central of Iowa	2,808,670	16,700	10,700	9
II	Register L. and A	3,065,396 1,820,175	14,605	13,542	14
I2 I3	Colonial	2,266,526	9,250 12,057	(d) 14,000	23
14	Baltimore Life	983,663	5,500	2,000	4
15	American Central	6,810,056	31,000	1,200	2
16 16	Bankers of NebraskaGuaranty Mutual	10,282,597	59,610 1,000	<b>26</b> ,596	6
17	Equitable of Iowa	172,250 19,834,547	115,993	(*) 135,673	23
18	State Life	44,627,742	270,902	171,000	11
19	Reserve Loan	4,760,425	29,000	22,500	16
20 21	Pacific Mutual	44,757,942 1,837,699	389,175 13,000	371,605 17,500	29 50
22	Presbyterian Ministers	7,658,080	54,760	50,275	19
23	Consequative I ife	16,459,124	123,000	131,000	42
24	Union Central Metropolitan	189,793,552	1,410,092	1,299,086	19
25 26	Missouri State	259,997,875 5,849.492	2,020,396 45,848	1,669,997 55,773	22 39
27	National of U. S. A	31,869,281	258,112	265,098	43
28	National of Vermont	121,997,238 95,680,9 <del>2</del> 4	1,003,559	1,010,476	27
29	John Hancock	95,080,9 <del>24</del> 11,767,421	808,941 100,080	584,370 76,025	18 22
30 31	Penn Mutual	292,448,053	2,792,129	2,602,945	30
31	Security Mutual of New York	39,361,825	374,038	370,528	34
31	Southwestern Life	886,625	3,500	(*)	
32 32	Northwestern Mutual	641,776,239 1,758,950	6,285,334 17,200	5,315,461 6,000	25 15
33	Connecticut General	22,135,096	218,720	168,276	24
33	Des Moines Life	16,611,330	162,750	176,490	24 38
34	Boston MutualPrudential	5,530.581 284 442 228	54,602 2,855,250	63,363 1,497,328	4I 17
35 36	Wisconsin Life	284,443,238 1,993,335	20,000	11,000	20
37	New York Life	1,649,420,463	16,870,848	15,684,294	33
37 38	Western and Southern	3,111,875	32,000	7,000	12
3° 38	Massachusetts Mutual	25,244,993 164,186,120	262,219 1,705,024	228,213 1,620,941	30 32
39	Berkshire	59,607,604	627,446	718,317	45
39	Michigan Mutual	42,672,587	448,519	463,962	36
40 40	Fidelity Mutual	95,224,060	1,029,722	1,138,847	48 46
41	Provident Life and Trust	55,751,912 155,348,835	605,203 1,704,692	671,530 1,331,940	<b>26</b>
42	Illinois Life	33,335,056	366.715	214,318	28
43	Northwestern National	38,177,967	435,326		
44	Home of New York	66,361,863 97,934,623	825,787 1,230,168	718,136 695,961	37
45	Columbian National	1,623,138	21,060	403	1
45	Germania	94,893,809	1,226,654	1,115,543	45
45	Travelers. Ætna Life	127,961,117	1,653,691	1,205,494	31
44 45 45 45 46 46	American Central	217,242,471 228,076	2,817,461 2,980	2,713,285 3,329	49
47	Provident Savings	101,648,834	1,338,621	1,229,529	47
_47	United States	44,904,528	590,620	1,229,529 578,333	49
	* Commenced business in 1903.	Reorganized in r	002		

^{*} Commenced business in 1903.

### EXHIBIT XLIII.—DEATH RATE—Continued.

		Mean Insur-	Death	1902.	
Rank.	NAME OF COMPANY.	ance in Force in 1903.	Losses Incurred.	Death Losses Incurred.	Rank.
		\$	\$	\$	
48	Bankers of New York	22,571,738	302,300	267,400	43
49	Hartiord Life	2.535,244	34,374	26,289	12
50	Equitable of New York	1,351,182.669	18,359,764	15,504,841	44
51	Mutual of New York	1,392,988,670	19,349,488	18,298,960	52
52	Lile Insurance Co. of Virginia	4,663,232	65,961	58,511	56
53	Phoenix Mutual	73,763,830	1,074,960	812,227	39
54	Minnesota Mutual	15,031,792	225,642	242,774	57
55 55 56	Mutual Benefit	322,247,460	4,959,674	4,391,079	53
55	Washington	63,245,378	977,053	836,115	
56	New England	140,318,254	2,196,784	1,965,940	55
57	Maryland	8,211,554	120,058	118.050	54
58	Manhattan	70,080,646	1,173,217	1,125,382	57
59	Security T. and L	16,702,555	307,536	416,155	δi
60	German Mutual	1,166,356	23,007	25,116	60
61	Hartford Life	72,522,471	1,590,442	1,585,412	58
62	Mutual Reserve	123,778,508	2,858,106	3,066,274	50
63	Connecticut Mutual	166,181,356	4,564,107	4,119,423	59 62
	Aggregates	9,157,083,231	112,120,583	99,544,559	••
1	Contentnea Life	11,180	5	(*)	
2	Providence Life	707,781	2,163	1,824	2
3	Immediate Benefit	625,380	5,152	2 926	3
4	Home Life of Delaware	1,570,386	14,954	15,867	3 7 8
5	Equitable Industrial	2,509,091	24,441	25,527	
6	Metropolitan	1,020,776,067	10,887,221	9,645,380	6
7	Colonial	7.088,757	75,798	71.800	11
8	Life Insurance Co. of Virginia	32,403,640	392,932	373,029	10
9	Baltimore Life	7,451,119	92,230	69,345	5
IÓ	Prudential	582,200,088	7,443,194	6,475,067	9
II	John Hancock	208,335,328	2,884,334	2,462,457	Ιó
12	Western and Southern	20,933,258	362,478	254,235	13
13	Mutual of Baltimore	3,521,667	74,508	57,119	14
	Aggregates	1,888,133,751	22,259,410	19,493,549	
	Commenced business in 1903. b Includes ordinar			ized in 1903.	

# Exhibit XLIV.—Gross Expenses and Mean Insurance in Force.

Showing the Gross Expenses of Management and Mean Insurance in Force in 1903, compared with a similar item for 1902.

		Mean	Gross Ex-	1902,	
Rank.	NAME OF COMPANY.	Insurance in Force in 1903.	nomena of	Gross Ex- penses of Management.	Rank.
		š	\$	\$	
I	Presbyterian Ministers		41,791	38,625	1
2	Travelers			914,112	2
3	Berkshire	50,607,604		463,293	6
4	Mutual Benefit		2,628,999	2.499,067	7
5	Union Central		1,612,971	1,596,733	11
	Massachusetts Mutual	164,186,129	I,474,957	1,221,009	5 8
7	New England	140,318,254	1,280,006	1,120,837	
7	Provident Life and Trust		1,422,426	1,135,669	3
8	Northwestern Mutual		5,030,326	4,716,504	4
9	Penn Mutual		2,754,024	2,704,276	13
9	State Mutual		911,843	813,115	10
10	Connecticut Mutual		1,586,453	1,435,638	9
II	Æina Life		2,089 822	2,003,021	12
11	Hartford Life c		725,890	608,250	5
12	Equitable of Iowa	19,834,547	191,506	190,541	11
13	Reliance Life		113,844	(*)	
14	Maryland	8,211,554	85,809	90,306	18
15	Equitable, New York:		14,543,339	13,500,802	14
15	Life Assoc. of America		25,422	(*)	••
15 16	Phoenix Mutual		799,34I	756,691	16
	National of Vermont		1,331,941	1,248,527	15
17	New York Life	1,649,420,463	18,279,212	10 329,753	17
18	Michigan Mutual		497,222	539,765	28

^{*}Commenced business in 1903.

c Includes industrial business.

### EXHIBIT XLIV.—GROSS EXPENSES AND MEAN INSURANCE IN FORCE.—Cont.

19 20 12 22 23 23 44 256 27 8 29 29 20 13 23 23 33 43 55 56 37 8 29 29 20 13 23 23 34 45 56 78 8 40 50 12 25 55 55 55 55 55 55 55 6	NAME OF COMPANY.  Mutual of New York.  Mutual Reserve  Fidelity Mutual.  Bankers of New York.  Register Life and Annuity.  Des Moines Life.  Jnion Mutual.  Home Life of New York.  Germania c.  German Mutual.  Jnited States.  Connecticut General  Bankers of Nebraska  Manhattan  Illinois Life.  Pacific Mutual  Security L. & A., Greensboro.  Security L. & A., Greensboro.  Security Mutual, N. Y.  Lib ral Life.  Royal Union  Minnesota Mutual  Northwestern National.  Washington  Franklin Life.  American Central c.  Federal Life.  Reserve Loan.	Mean Insurance in Force in 1903.  \$ 1,392,988,670 123,778,508 95,224,050 22,571,798 3,065,396 16,611,330 55,751,912 66,361,863 95,318,802 1,166,353 44,904,528 22,135,096 10,282,597 70,080,646 33.335,056 44,757,942 1,758,950 39,361,825 1,702,500 11,707,421 15,031,799 38,177,967 63,245,378 25,244,993 7,038,132	Gross Ex- penses of Management.  \$ 16,152,412 1,446,962 1,136,235 283,879 39,009 217,890 733,121 881,304 1,295,625 16,540 648,418 321,501 150,945 1,034,630 493,092 693,316 715,127 28,945 656,241 28,528 198,335 256,819 1,120,159	Gross Expenses of Management.  \$ 15,040,651 1,683,255 1,083,255 1,083,209,733 30.9733 30.9735 175,682 697,033 843,817 1,124,138 15,500 676,104 259,259 127,466 945,700 333,820 627,803 505,765 37,486 534,939 26,947 172,179 172,332	Rank. 20 25 19 32 23 23 24 35 36 35 39 39 34 35 41 31 57 37 43 22
19021223324456 278 999313233435556 378 99444 434 446 478 49551 25 55 55 55 55 55 55 55 6	Mutual Reserve.  Fidelity Mutual.  Bankers of New York.  Register Life and Annuity.  Des Moines Life.  Jinion Mutual.  Jone Life of New York.  Bermania e.  German Mutual.  Jinted States.  Jonnecticut General  Bankers of Nebraska.  Manhattan  Illinois Life.  Pacific Mutual  State Life.  Becurity L. & A., Greensboro.  Security Mutual, N. Y.  Lib ral Life  Royal Union  Minnesota Mutual.  Northwestern National.  Washington  Franklin Life.  American Central e.  Federal Life.	123,778,508 95,224,060 22,571,738 3,065,396 16,611,330 55,751,912 66,361,863 95,318,802 1,166,353 44,904,528 22,135,096 10,282,597 70,080,646 33,335,056 44,757,942 1,758,950 39,361,825 1,702,500 11,707,421 1,50,950 39,361,825 1,702,500 11,707,421 15,037,957 63,245,378 25,244,993 7,038,132	16,152,412 1,446,622 1,136,623 283,879 39,009 217,890 733,121 881,394 1,295,625 16,540 648,418 321,501 150,945 1,034,630 493,316 715,139 28,945 656,241 28,528 198,335 256,819 669,844 1,120,159	1,683,275 1,001,363 300,733 300,975 175,682 697,033 843,817 1,124,138 15,500 676,104 259,259 127,460 945,700 9333,820 627,803 505,765 37,486 534,939 26,927 172,179	25 19 32 23 28 30 30 35 30 39 39 34 31 37 37 37 43
19021223324456 278 999313233435556 378 99444 434 446 478 49551 25 55 55 55 55 55 55 55 6	Mutual Reserve.  Fidelity Mutual.  Bankers of New York.  Register Life and Annuity.  Des Moines Life.  Jinion Mutual.  Jone Life of New York.  Bermania e.  German Mutual.  Jinted States.  Jonnecticut General  Bankers of Nebraska.  Manhattan  Illinois Life.  Pacific Mutual  State Life.  Becurity L. & A., Greensboro.  Security Mutual, N. Y.  Lib ral Life  Royal Union  Minnesota Mutual.  Northwestern National.  Washington  Franklin Life.  American Central e.  Federal Life.	123,778,508 95,224,060 22,571,738 3,065,396 16,611,330 55,751,912 66,361,863 95,318,802 1,166,353 44,904,528 22,135,096 10,282,597 70,080,646 33,335,056 44,757,942 1,758,950 39,361,825 1,702,500 11,707,421 1,50,950 39,361,825 1,702,500 11,707,421 15,037,957 63,245,378 25,244,993 7,038,132	1,446,962 1,136,235 283,879 217,890 217,890 733,121 881,304 1,295,655 16,540 648,418 321,501 150,945 1,034,630 493,092 693,316 715,127 28,945 656,241 28,528 198,335 256,819 669,844 1,120,159	1,683,275 1,001,363 300,733 300,975 175,682 697,033 843,817 1,124,138 15,500 676,104 259,259 127,460 945,700 9333,820 627,803 505,765 37,486 534,939 26,927 172,179	25 19 32 23 28 30 26 35 30 29 39 34 31 57 37 43
20 1 2 2 3 3 3 4 5 5 6 7 8 8 9 9 9 3 1 2 3 3 3 4 5 5 5 6 5 7 8 8 9 9 4 1 4 2 4 3 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	ridelity Mutual. Sankers of New York. Register Life and Annuity. Des Moines Life. Jinion Mutual. Home Life of New York. Germania c. German Mutual. Jinied States. Connecticut General Sankers of Nebraska. Manhattan Illinois Life. Pacific Mutual State Life. Security L. & A., Greensboro. Security Mutual, N. Y. Lib ral Life Royal Union Minnesota Mutual. Northwestern National. Washington Franklin Life. American Central c. Federal Life.	95,224,060 22,571,738 3,055,396 16,611,330 55,751,912 66,361,863 95,318,802 1,166,353 44,904,528 22,135,096 10,282,597 70,080,646 33.335,056 44,757,042 44,627,742 1,758,950 39,361,825 1,702,500 11,767,421 15,031,792 38,177,967 63,245,378 25,244,993 7,038,137	1,126,235 283,879 39,009 217,890 733,121 881,394 1,295,625 16,544 321,501 150,945 1,034,630 493,032 693,316 715,127 28,945 656,241 28,528 198,335 256,819 669,844 1,120,159	1,001,363 300,733 30,975 175,682 697,033 843,817 1,124,138 15,500 676,104 259,259 127,466 945,700 333,820 627,803 505,765 505,765 37,486 534,939 26,927	19 32 23 28 30 26 35 36 39 39 34 35 41 31 57 37 43
22 3 3 3 4 2 5 6 7 8 9 9 9 0 1 2 3 3 3 4 3 5 5 5 6 3 7 8 9 9 0 1 2 3 3 3 4 3 5 5 5 6 3 7 8 9 0 1 4 2 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	Register Life and Annuity Des Moines Life Jnion Mutual. Home Life of New York Jermania c Jermania A Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C Jermania C	22,571,738 3,065,396 16,611,330 55,751,912 66,361,863 95,318,862 1,166,353 44,904,588 22,135,096 10,282,597 70,080,646 33,335,056 44,757,942 1,758,950 39,361,825 1,702,500 11,707,421 15,031,702 38,177,967 63,245,378 25,244,993 7,038,132	283,879 39,029 217,890 733,121 881,304 1,295,625 16,549 648,418 321,501 150,945 1,034,602 493,092 693,316 715,127 28,945 656,241 28,528 198,335 256,819	300,733 30,975 175,682 697,033 843,87,124,138 15,500 676,104 259,259 127,466 945,700 333,820 627,803 505,765 37,486 534,939 26,927 172,179	32 23 21 28 30 35 39 39 34 35 41 31 57 37 43
23 23 24 25 6 7 28 29 29 31 23 33 34 55 55 6 7 38 39 44 42 43 44 45 6 7 48 49 55 55 55 55 55 55 55 6	Des Moines Life.  Jnion Mutual.  Home Life of New York.  Jermania c  Jerman Mutual.  Jnited States.  Jonnecticur General  Jankers of Nebraska.  Manhattan  Illinois Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.  Jacker Life.	16,611,330 55,751,912 66,361,863 95,318.802 1,166,353 44,904,528 22,135,096 10,282,597 70,080,646 33.335,056 44,757,942 1,758,950 39,361,825 1,702,500 11,767,421 15,031,792 38,177,967 63,245,378 25,244,993 7,038,133	217,890 733,121 881,304 1,295,625 16,549 648,418 321,501 150,945 1,034,630 493,092 693,316 715,127 28,945 656,241 28,528 198,335 256,819 659,844 1,120,159	30.975 175,682 697,033 843,817 1,124,138 15,500 676,104 259,259 127,466 945,700 333,820 627,803 505,765 37,486 534,939 26,927 172,179	23 21 28 30 26 35 36 39 39 34 35 41 31 57 37 43
23 24 556 278 29 29 33 13 35 356 378 39 40 14 24 34 44 55 15 25 35 55 55 55 55 55 55 55 55 55 55 55 55	Jnion Mutual.  Home Life of New York.  Germania c.  German Mutual.  Jnited States.  Connecticut General  Bankers of Nebraska.  Manhattan  Illinois Life.  Pacific Mutual  State Life.  Security L. & A., Greensboro.  Security Mutual, N. Y.  Lib ral Life.  Royal Union  Minnesota Mutual.  Northwestern National.  Washington  Franklin Life.  American Central c.  Federal Life.	55,751,912 66,361,863 95,318,862 1,166,353 44,904,528 22,135,096 10,282,597 70,080,646 33.335,056 44,757,942 44,627,742 1,758,950 39,361,825 1,702,500 11,707,421 15,031,702 38,177,967 63,245,378 25,244,993 7,038,132	733,121 881,304 1,395,625 16,540 648,418 321,501 150,945 1,034,502 493,032 693,316 715,127 28,945 656,241 28,528 198,335 256,819 669,844 1,120,159	697.033 843.817 1,124,138 15,500 676,104 259,259 127,466 945,700 333,820 627,803 505,765 37,486 534,939 26,927 172,179	38 30 36 35 39 39 34 35 41 31 57 37 43
24256 278 9990 123 334 355 56 378 99 44 44 44 44 49 55 25 35 45 55 56 55 56	Iome Life of New York.  Germania &  German Mutual.  Jnited States.  Connecticut General  Jankers of Nebraska  Manhattan  Illinois Life  Pacific Mutual  State Life.  Security L. & A., Greensboro.  Security Mutual, N. Y.  Lib ral Life  Royal Union  Minnesota Mutual.  Northwestern National.  Washington  Franklin Life  American Central &  Federal Life.  Gederal Life.	66,361,863 95,318,802 1,166,353 44,904,528 22,135,096 10,282,597 70,080,646 33.335,056 44,757,942 1,758,050 39,361,825 1,702,500 11,707,421 15,031,7967 63,245,378 25,244,993 7,038,132	881,304 1,295,632 16,540 648,418 321,501 150,945 1,034,630 493,092 693,316 715,127 28,945 656,819 198,335 256,819 669,844 1,120,159	843,817 1,124,138 15,500 676,104 259,259 127,466 945,700 333,820 627,803 505,765 37,486 534,939 26,927 172,179	30 36 35 39 39 34 35 41 31 57 37
256 728 299 312 33 345 355 6 738 39 44 42 43 44 45 6 72 8 75 55 55 55 55 55 55 6	Germania c German Mutual. Janited States. Connecticut General Bankers of Nebraska Manhattan Illinois Life Bactic Mutual State Life Security L. & A., Greensboro Security Mutual, N. Y. Lib ral Life Royal Union Minnesota Mutual Northwestern National. Washington Franklin Life American Central c Federal Life Meridian L. & T	95,318,82a 1,166,353 44,904,588 22,135,096 10,282,597 70,080,646 33,335,056 44,757,042 44,627,742 1,758,950 39,361,825 1,702,500 11,707,421 15,031,702 38,177,967 63,245,378 25,244,993 7,038,133	1,295,025 16,540 648,418 321,501 150,945 1,034,630 493,092 693,316 715,127 28,945 656,241 28,528 198,335 256,819 659,844 1,120,159	1,124,138 15,500 676,100 259,259 127,466 945,700 333,820 627,803 505,765 37,486 534,939 26,927 172,179	26 35 39 39 39 34 35 41 31 57 37 43
278 299 301 323 334 355 S L R M N V F A F M R B C C V S P S N S S S L R M N V F A F M R B C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C V S P S N A C C	Jnited States. Connecticut General Sankers of Nebraska Manhattan Illinois Life Pacific Mutual State Life. Security L. & A., Greensboro. Security Mutual, N. Y. Lib ral Life Royal Union Minnesota Mutual. Northwestern National. Washington Franklin Life American Central c. Federal Life.	1,166,353 44,904,558 42,135,096 10,282,597 70,080,646 33.335,056 44,757,942 1,758,950 39,361,825 1,702,500 11,767,421 15,031,792 38,177,967 63,245,378 25,244,993 7,038,132	16,548 648,48 648,48 321,501 150,945 1,034,692 493,992 693,316 715,127 28,945 656,241 28,583 198,335 256,819 669,844 1,120,159	15,500 676,104 259,259 127,466 945,700 333,820 627,803 505,765 37,486 534,939 26,927 172,179	35 36 29 39 34 35 41 31 57 37 43
28 29 29 31 2 33 34 5 5 5 6 7 8 8 9 9 4 1 4 2 4 3 4 4 5 6 7 5 8 5 5 6 5 5 6 5 5 6 5 5 6 6 6 6 6 6 6	Connecticut General Sankers of Nebraska Manhattan Illinois Life Sactic Mutual State Life Security L. & A., Greensboro Security Mutual, N. Y. Lib ral Life Royal Union Minnesota Mutual Northwestern National Washington Franklin Life American Central c. Federal Life Meridian L. & T.	22, 135,096 10,282,597 70,080,646 33.335,056 44,757,042 44,627,742 1,758,950 39,961,825 1,702,500 11,707,421 15,031,702 38,177,967 63,245,378 25,244,993 7,038,133	321,501 150,94,630 1,034,630 493,032 693,316 715,127 28,945 656,241 28,528 198,335 256,819 669,844 1,120,159	259, 259 127,456 945,700 333,820 627,803 505,765 37,486 534,939 26,927 172,179	39 34 35 41 31 57 37 43
29 29 33 33 35 55 55 55 55 55 55 55 55 55 55	Sankers of Nebraska.  Manbattan  Pacific Mutual  State Life.  Security L. & A., Greensboro.  Security Mutual, N. Y.  Lib ral Life.  Royal Union  Minnesota Mutual.  Northwestern National.  Washington  Franklin Life.  American Central c.  Federal Life.	10,282,597 70,080,646 33:335,056 44,757,942 44,627,742 1,758,950 39,361,825 1,702,500 11,767,421 15,031,792 38,177,967 63,245,378 25,244,993 7,038,139	150,045 1,034,630 493,092 693,316 715,127 28,945 656,241 28,528 198,335 256,819 669,844 1,120,159	127,466 945,700 333,820 627,803 505,765 37,486 534,939 26,927 172,179	39 34 35 41 31 57 37 43
29 301 SSSSIRM NV FAR E CITS NA A COV S P S N R 4 4 4 4 5 4 6 7 4 8 4 4 9 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	Manhattan Illinois Life Pacific Mutual State Life. Security L. & A., Greensboro. Security Mutual, N. Y. Lib ral Life. Royal Union Minnesota Mutual. Northwestern National. Washington Franklin Life. American Central c. Federal Life.	70,080,646 33.335,056 44.757,942 44,627,742 1,758,950 39.361,825 1,702,500 11,707,421 15,031,702 38,177,967 63,245,378 25,244,903 7,038,132	1,034,630 493.092 693,316 715,127 28,945 656,241 28,528 198,335 256,819 669,844 1,120,159	945,700 333,820 627,803 505,765 37,486 534,939 26,927 172,179	34 35 41 31 57 37 43
90 312 333 345 55 56 55 56 55 56 55 66 56 56 56 56 56	Pacific Mutual State Life. Security L. & A., Greensboro. Security Mutual, N. Y. Lib ral Life. Royal Union Minnesota Mutual. Northwestern National. Washington Franklin Life. American Central c. Federal Life. Meridian L. & T.	33.335,056 44,757,042 44,627,742 1,758,050 39.361,825 1,702,500 11,767,421 15,031,702 38,177,967 63,245,378 25,244,993 7,038,133	493.092 693.316 715,127 28,945 656,241 28,528 198,335 256,819 669,844 1,120,159	627,803 505.765 37,486 534.939 26,927 172,179	35 41 31 57 37 43
32 33 33 34 35 55 56 55 56 55 56 55 6	State Life Security L. & A., Greensboro Security Mutual, N. Y. Lib ral Life Royal Union Minnesota Mutual Northwestern National Washington Franklin Life American Central c. Federal Life Meridian L. & T.	44,627,742 1,758,950 39,361,825 11,702,500 11,707,421 15,031,7057 63,245,378 25,244,993 7,038,133	693,316 715,127 28,945 656,241 28,528 198,335 256,819 669,844 1,120,159	627,803 505.765 37,486 534.939 26,927 172,179	41 31 57 37 43
33 34 35 36 73 8 99 44 14 45 46 74 8 49 9 5 5 5 5 5 5 5 5 5 5 5 5 5 5 6	Security L. & A., Greensboro. Security Mutual, N. Y. Lib ral Life. Royal Union Minnesota Mutual. Northwestern National. Washington Franklin Life. American Central c. Federal Life Meridian L. & T.	1,758,950 39,361,825 1,702,500 11,767,491 15,031,792 38,177,967 63,245,378 25,244,993 7,038,132	28,945 656,241 28,528 198,335 256,819 669,844 1,120,159	37,486 534,939 26,927 172,179	57 37 43
34 35 35 37 38 39 40 1 42 43 445 67 48 49 55 1 55 35 55 55 55 55 56	Security Mutual, N. Y. Lib ral Life Royal Union Minnesota Mutual Northwestern National Washington Franklin Life American Central c. Federal Life Meridian L. & T	39,361,825 1,702,500 11,767,421 15,031,792 38,177,967 63,245,378 25,244,993 7,038,132	656,241 28,528 198,335 256,819 669,844 1,120,159	534-939 26,927 172,179	37 43
35 35 37 38 57 38 39 41 42 43 44 45 6 6 7 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 6 6 7 5 7 5	.ib raf Life Royal Union Minnesota Mutual Northwestern National Washington Franklin Life American Central c. Federal Life	1,702,500 11,767,421 15,031,792 38,177,967 63,245,378 25,244,993 7,038,132	28,528 198,335 256,819 669,844 1,120,159	26,927 172,179	43
3536 338 3941 42 434 456 478 490 512 555 555 556	Royal Union Minnesota Mutual Northwestern National. Washington Franklin Life American Central c. Federal Life. Meridian L. & T	11,767,421 15,031,792 38,177,967 63,245,378 25,244,993 7,038,132	198,335 256,819 669,844 1,120,159	172,179	
378 39 40 1 42 43 445 67 55 23 55 55 55 55 56	Northwestern National	15,031,792 38,177,967 63,245,378 25,244,993 7,038,132	256,819 669,844 1,120,159		42
378 39 40 1 42 43 445 67 55 23 55 55 55 55 56	Washington Franklin Life. American Central c. Federal Life. Meridian L. & T	63,245,378 25,244,993 7,038,132	1,120,159		24
39 44 44 45 44 45 47 48 49 551 253 554 556	Franklin Life. American Central <i>c.</i> Federal Life Meridian L. & T	25,244,993 7,038,132		•••••	
44 44 44 44 44 44 44 44 44 44 44 44 44	American Central c	7,038,132		1,106,315	44
41 42 RE CO C C C C C C C C C C C C C C C C C C	Federal Life		447,869 125,800	418,011	43 38
43 RR 445 PC CV SS 54 S55 S56 S56	Meridian L. & T	4,423,480	79,930	97,519 81,473	50
43 44 45 46 47 48 49 50 52 53 545 55 55 55 6	Reserve Loan	1,780,815	32,387	28,691	51
45   Chi   S   A   Chi   S   A   Chi   S   A   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   S   Chi   Chi   S   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi   Chi	7 14	4,760,415	87,025	75,814	48
46   147   48   M	Sankers Reserve Lite	6,072,750	117,110	(d)	::
47 S 48 M 49 C 50 C 51 S 53 S 54 S 55 S	nter-State Life of Ohio	3,308,670 1,837,699	77,476 39,123	58,406 40,819	47 56
48 M 49 A 50 C 51 C 52 V 53 S 54 P 55 N	Security Mutual of Nebraska	2,373,663	52,263	(d)	30
50 CC 51 CV 52 S 53 S 54 P 55 S	Missouri State	5,849,492	131,323	60,198	27
51 CV 52 S 53 P 54 S 55 N	American Life	1,788,325	41,112	61,667	59
52 V 53 S 54 S 55 S	Columbian National c	5,630,113	133,051	20,378	49
53 S 54 P 55 S 56 N	Wisconsin Life	16,459,124 1,993,335	392.737 49.057	208,165	45
54 P 55 S 56 N	Security L. and A., Philadelphia	2,559,625	64,506	24,423	40
55 S 56 N	Provident Savings	101,648,834	1,588,578	1,356,038	
50 1	outh Atlantic	2,899,881	74.936	64,617	33 54 55
	National of U.S. of A	31,869,281	829,849	667,594	55
	nter-State of Indiana	16,702,555 6,530,444	439,596 184,868	442,111	53 46
50 B	Boston Mutual	5,530,581	157,222	92,599 90,035	42
66 B	Castern Life	473,250	16,198	(4)	
	Kansas City Li'e	1,820,175	80,331	(d)	
	Southwestern Life		39,593	(=)	••
	Mutual of Illinois	172,250 1,349,839	11,164 89,369	None.	••
65 V	Volunteer State Life	270,500	22,867	(*)	
66   P	Pittsburgh L. & T	2,857,253	245,448	(*) l	
67 1	Texas Life		12,279	`_5,981	61
	Columbia Life		17,450		••
	Security Life & Accident		96,075 1,658	) <del> </del>	••
-	•			<u>`</u>	<u></u>
1	Aggregates		94,796,696	19,493,549	••
	Tome Life of Delaware		21,080	16,665	2
	Metropolitan b	1,280,774,942	17,601,163	16,133,040	3
	John Hancock &		4,827,077	4,507,694	5
	rudential b	707,781 886,642,326	11,898 15,104,224	11,525	7 6
6 L	Life Insurance Co. of Virginia b		847,482	722,367	8
7 N	Mutual of Baltimore	3,521,667	81.080	70,037	9
	Equitable Industrial 6	2,522,591	61,943	35.366	4
	Western and Southern b	24,045,133	671,897	580,236	10 11
			285,492 365,989	294,966 353,506	11
12 I		625, 380	35.779	6 42,139	ī
C	Colonial bmmediate Benefit	11,180	2,073	(4)	
	Colonial b		39,917,037	85,641,765	

^{*} Commenced business in 1703. 6 Includes ordinary business. c Includes industrial business. d Reorganized in 1913.

# Exhibit XLV.—Death Claims and Gross Expenses and Mean Insurance in Force.

Showing the Death Claims Paid and Gross Expenses of Management and the Mean Insurance in Force in 1903, compared with a similar item for 1902.

			Death	1903,	
Rank.	NAME OF COMPANY.	Méan Insur- ance in Force in 1903.	Claims and Gross Expenses.	Death Claims and Gross Expenses.	Rank.
	Paliance Life	\$	\$ 113,844	\$ (*)	
2	Reliance Life	1,157.325 7,658,080	91,846	90,100	
3	Life Assoc. of America	2,349,000 127,061,117	28,422	90,100	·. 8
<b>4</b> 5	Equitable of Iowa	19,834.547	1,711,964 311,994	2,222,729 303,301	5
5	Union Central	189,793,552	2.081.325	303,391 2,957,087	2
	Register Life and AnnuityLiberal Life	3,065,396 1,702,500	50,093	44,518 37,927	33
7 8	Berkshire	59,607,604	50,093 29,528 1,101,858	1,139,320 2,286,560	10
9	National of Vermont	121.007.238	2,273,323	2,286,560	11
11	Penn Mutual	641,776,239 292,448,053	12,080,136 5,522,448	10,356,021 5,177,443	10
12	Massachusetts Mutual Provident Life and Trust	292,448,053 164,186,129	3,200,081	2,785,251 2,508,868	7
13 14	Bankers Reserve Life	155,348,835 6,072,750	3,068,081 122,610	2,508,808 (d')	3
15 16	Meridian Life and Trust	1,780,815	36,387	30,191	22
	Federal LifeState Mutual	4,423,480	92,670	91,756	26
17 18	New York Life.	97,934,623 1,649,420,463	2,075,727 35,139,294	1,534,977 32,262,261	2 15
18	State Life	44,627,742	953,415	659,670	15 6
19 20	Michigan Mutual	42,672,587 7,038,132	931,242 150,272	974,177 117,898	23
31 '	Des Moines Life	16,611,330	374,232	350,413	9 21
22	Ætna Life	217,242,471	4,915,284	4,741,997 237,586	19
23 24	Royal Union	11,767,421 95,224,060	267,681 2,179,892	237,586 2,151,112	24 28
25	Fidelity Mutual. Connecticut General.	22,135,096	511,612	405,668	12
20	Mutual Benefit	322.247,469	7,506,230	6,871,569	16
27 27	Central of Iowa New England.	3,808,670 140,318,254	91,421 3,368,504	69,106	27
27	Security Mutual of Neb	2,373,663	56,956	3,043,594 (4)	
27 28	Union Mutual	55,751,912	1.330.086	1,354,886	32
26 29	Pacific Mutual Equitable, New York	44,757,942 1,351,182,669	1,082,491 32,861,822	972,408 28,782,764	35 20
30	Reserve Loan. Security L. & A., Greensboro.	4,760,425	116,928	98,314	39
31	Security L. & A., Greensboro	1,758,950	43,661 1,842,834	51,181	55 21
32	Mutual of New York	73,763,830 1,392,988,670	35,098,465	1,597,552 32,608,405	31
34	Mutual of New York	66,361,863	1,682,091	1,561,954	29
33 34 35 36	Bankers of Nebraska	10,282,597 33,335,056	263,638 860,523	155,973 521,149	11
30 37	Rankers of New York	22,571,738	FR4 212	566.804	36
37 38	Germania c. Security L. & A., Phila. Security Mutual, N. Y.	95,318,802	2,486,755 66,566	2,243,780	30
38 39	Security L. & A., Phila	2,559,625	1,040,805	(d) 888,408	34
40	Maryland. Columbian National c.	39,361,825 8,211,554	221,804	211,071	37
41	Columbian National c	5,640,113	152,824	20,781	14
42 43		44,904,528 25,244,993	1,246,371 709,846	1,288,947 639,163	42 40
43	Franklin Life	38,177,967	1,075,496		i
44	Provident Savings	101,648,834	2,956,480	2,620,680	38
45 46	South Atlantic	2,899,881 6,530,444	85,171 199,030	76,587 107,099	52 17
47 48	Missouri State	5,849,492 1,788,325	179,312	112,539 61,867	17 25 58
48 48	American Life	1,788,325	54,920 2,304,022	61,867	58
40 49	Conservative Life	75.057,715 16,459,124	511,737	2,335,257 343,865	44 46 51
49	Inter-State of Ohio	1,837,699	57,123	44.319	51
50	Minnesota Mutual	15,031,792 70,080,646	472,961 2,232,771	420,303 2,103,696	43
52	Washington	63,245,378	2,036,848	1,981,893	47
53	Washington National of U. S. A German Mutual	31,869,281	1,072,381	871,918	45 47 54 53
54 55	Mutual Reserve	1,166,356 123,778,508	39,382	40,297 4,561,344	53 49
49 50 51 52 53 54 55 55 56	Wisconsin Life	1,993,335	4,225,357 68,057	34,423	21
56	Eastern Life		16,698		l
	* Commenced business in 1903. c Includes inc	lustrial business.		ganized in 1903.	

Commenced business in 1903.

c Includes industrial business.

[&]amp; Reorganized in 1903.

### EXHIBIT XLV.—DEATH CLAIMS AND GROSS EXPENSES AND MEAN INSURANCE IN FORCE.—Continued.

		Mean Insur-	Death Claims and	1902.	
Rank.	NAME OF COMPANY.	ance in Force in 1903.	Gross Expenses.	Death Claims and Gross Expenses	Rank.
		\$	\$	\$	
57	Connecticut Mutual	166,181,356	5,926,185	5,485,104	48
58	Boston Mutual	5,530,581	208,167	151,108	41
59	Security Trust and Life	16,702,555	804,113	840,174	56
60	Southwestern Life	886,625	43,093	(d)	
61	Kansas City Mutual	1,820,175	89,026	(d)	
62	Mutual of Illinois	1,349,839	91,869	None.	
63	Guaranty Mutual	172,250	12,164	(*)	
64	Volunteer State Life	270,500	22,867	( <b>~</b> )	
65 66	Pittsburgh L. & T	2,857,253	271,706	( <del>*</del> )	
66	Texas Life	122,300	12,279	5,981	60
	Southern Loan and Trust	121,590	96,075	(*)	٠.
	Columbia Life	97,000	17,450	<b>}-</b> }	
	Security Life & Acc	11,875	1,658	(*)	
	Aggregates	8,506,831,524	198,526,573	180,720,775	
1	Providence Life	<i>7</i> 07, <i>7</i> 81	14,061	13,349	2
2	Home Life of Delaware	1,570,386	36,034	32,532	1
3	Metropolitan b	1,280,773,942	30,508,780	27,453,006	4
4	John Hancock b	304,016,252	8,469,758	7,585.962	5 6
6	Prudential 6	866,643,396	24,916,683	21,466,654	6
	Equitable Industrial b	2,522,591	86,344	51,824	3 7
7	Life Insurance Co. of Va. b	37,066,881	1,281,686	1,115,364	7
8	Western and Southern b	24,045,133	967,266	801,520	8
9	Mutual of Baltimore		156,488	127,156	8
10	Baltimore Life b	8,434,782	382,223	366,311	IO
11	Colonial b		452,844	423,377	11
12	Immediate Benefit	<ul> <li>625,380</li> </ul>	41,597	55,518 (*)	12
	Contentnea	11,180	2,310	(*)	
	Aggregates	2.559,296,784	67,316,074	59.490.573	1

^{*} Commenced business in 1903.

### EXHIBIT XLVI-GROSS EXPENSES AND TOTAL INCOME.

Giving the Income used in the Gross Expenses in 1903 in comparison with a similar item for 1902.

				1902.	
Rank.	NAME OF COMPANY.	Total Income in 1903.	Gross Ex- penses of Management.	Gross Expenses of Management.	Rank.
		\$	8	\$	
1	Life Association of America	210,034	25.422	(°)	
2	Presbyterian Ministers	302,801	41,791	38,625	1
3	Mutual Benefit		2,628,999	2,499,067	4
4	Travelers		997,274		5
5	Provident Life and Trust			1,135,669	2
6	Berksbire		476,643	463,293	6
7 8	Northwestern Mutual			4,716,504	3
8	Ætna Life		2,089,822	2,003.021	9
9	Union Central			1,596,733	13
10	Penn Mutual				14
II	Connecticut Mutual			1,435,638	7
12	Massachusetts Mutual			1,221,009	8
13	New England	6,515,507	1,280,006		11
14	Equitable, New York	73.718,351			12
15	National of Vermont	6,480,463			18
ΙĞ	New York Life		18,279,212		17
17	Equitable of Iowa	923,606	191,506	190,541	22
18	Mutual of New York		16,152,412	15,040,651	16
19	Phoenix Mutual			756,691	19
2Ó	Germania c				15
21	Maryland			90,306	23
22	Northwestern National	2,897,383			
23	Des Moines Life				42
24	Illinois Life				37
25	German Mutual	68,920	16,540	15 500	20

b Includes ordinary business.

d Reorganized in 1903.

### EXHIBIT XLVI.-GROSS EXPENSES AND TOTAL INCOME-Continued.

				1903.	
Rank.	NAME OF COMPANY.	Total Income in 1903.	Gross Ex- penses of Management,	Gross Expenses of Management.	Rank
26	Home Life of New York	\$ 500	\$ 881,304	\$ 843,817	24
27	Michigan Mutual	3,435,5 <del>29</del> 1,853,199	497,222	539.765	31
28	Missouri State	463,277	131,323	80,198	28
29	Hartford Life	2,533,411	725,890	608,250	21
30	Security L. & A., Greensboro.	96,780	28,945		1 ::
31 32	Washington Mutual Reserve.	3,676,256 4,711,232	1,120,159 1,446,972	1,106,315 1,683,275	34 39
32	Union Mutual	2,386,627	733, 121	697,033	35
33	Texas Life	39,914	12,279	5,981	25
34 35 36	Manhattan	3,321,507	1,034,630	945,700	32
35	Connecticut General	1,024,175	321,591	259,259	27
30	Reserve Loan	275,465 121, <b>86</b> 2	87,928	75,814	60 36
37 38	Inter-State of Indiana.	575,142	39,009 184,868	30,975 92,599	26 26
39	Fidelity Mucual	3,466,686	1,136,235	1,001,363	40
40	Pacific Mutual	2,088,416	693,316	627,803	43
4 <b>I</b>	United States	1,905,713	648,418	676,104	41
42	American Central	363,376	125,800	97.519	54
43 44	Security Mutual of N. Y	2,319,513 1,831,478	829,849 656,241	667,594 534-9 <b>3</b> 9	61 55
	Bankers of New York	<b>~2~ 2~</b>	283,879	300,733	45
45 46	Guaranty Mutual	30,652	11,164	(°) ·	• • • • • • • • • • • • • • • • • • • •
47 48	Volunteer State Life	30,652 62,175	22,867	( <del>*</del> )	
48	Columbian National	382,030	133,051 1,588,5 <i>7</i> 8	20,378	33 38
49	Provident Savings.  Bankers of Nebraska.	4,205,082		1,350,038	
50 51	Southwestern Life	392,321 102,346	150,945	127,466 (*)	52
52	Royal Union	496,354	39,593 198,335	172,179	48
<b>53</b>	Security T. and L.	1,092,264	439,596	442,111	
54	State Mutual	1,748,490	715,127 256,819	505,765	49 46
55 56	Minnesota Mutual	618,004		172,332	29
50	Security L. and A., Phila	154,923	64,506 447,869	37,486	63
57 58	Pittsburgh L. & T	1,056,13 <b>6</b> 543,305	245,448	418,011 (*)	51
59	American Life	88,507	41,112	61,667	67
60	Conservative Life	838,575	392,737	208,165	50
61	Columbia Life	36,629	17.450	(*) (d)	••
62 63	Bankers Reserve Life	244,411 160,158	117,110		
61	Boston Mutual	323.933	77,476 157,222	58,406 90,035	59 44
65	Inter-State of Ohio	74,185	39,123	40,819	44 62
66	Meridian L. and T	60,698	32,387	28,691	64
67	Wisconsin Life Security Mutual of Nebraska	87. <b>7</b> 09	49 057	, 24,423	47
68 69	Liberal Life	92,072	52,263 28,528	(d)	58
70	Kansas City Life	45,707 125,710	80,331	26,927 (d)	30
71	Reliance Life	167,579	113,844	( <del>*</del> )′	
72	South Atlantic	108,235	74,936	64,617	65
73	Southern Loan & Trust	135,239	96,075	(*)	::
74 75	Federal Life	109,304 1,144,681	79,930 911,843	81,473	68 10
/3	Eastern Life	15,966	16,198	813.115 (d)	
	Mutual of Illinois	79,772	89,369	None.	
	Security Life & Accident	1,402	1,658	(*)	• • •
	Aggregates	446,866,607	94,796,696	85,641,765	
	Industrial Companies.			-3,042,703	
I	Metropolitan 3	49,887,804	17,601,163	16,133,040	2
2	John Hancock b	13.572.734	4,827,077	4.507,694	3
3 4	Mutual of Baltimore 3	39,025,128 203,054	15,104,225 81,980	13,369,935 70,037	3 5 4
	Home Life of Delaware	51,453	21,080	16,665	Ī
5 6	Baltimore Life b	626,844	285,492	294,965	6
7 8	Life Ins. Co. of Virginia b	1,569,529	847,482	722,367	.7
-	Immediate Benefit	61,875	35,779 671,897	42,139 580,236	10 8
9 10	Providence Life	1,139,327 19.576	11,898	11.525	12
11	Providence Life	100,343	61,943	11,525 35,366	9
12	Colonial b	512,843	365,989	353,506 (*)	ıí
13	Contentnea	2,783	2,070	( <del>*</del> )	••
	Aggregates	106,773,293	39,917,037	36,137,476	

# EXHIBIT XLVII.—DEATH CLAIMS AND GROSS EXPENSES AND TOTAL INCOME. Showing the Income used in the Payment of Death Claims and Gross Expenses in 1903; also a similar item for 1902.

			Death	190%.	
Rank.	NAME OF COMPANY.	Total Income in 1903.	Claims and Gross Expenses.	Death Claims and Gross Expenses.	Rank
1	Life Association of America	\$ 210,034	\$ 400	\$ (*)	
2	Travelers	6,221,636	28,422 1,711,964	2,222,729	12
3	Presbyterian Ministers	302,80I	91,846	90,100	5
4	Texas Life	39,914	12,279	5,981	I
5 6	Union Central	923,606 8,804.971	311,994 2,981,325	303,391 2,957,087	9
<i>7</i> 8	Inter-State of Indiana	575,142	100,030	107.099	4
8	Provident Life and Trust	8,757,107	3,068,081	2,508,868 2,286,560	2 10
10	Northwestern Mutual	6,480,463 33,835,274	2,273,323 12,080,136	10,356.021	6
11	Volunteer State Life	62,175	22,867	(*)	
12	Northwestern National Penn Mutual	2,897,383	1,075,496		::
13 14	Berkshire	14,840,718 2,898,610	5,522,448 1,101,858	5,177,443 1,139,320	11
15 16	Missouri State	463,277	179,312	112,539	28
	Guaranty Mutual	30,652	12,164	(*)	<u>::</u>
17 18	New York Life	88,269,531 382,030	35,139,294 152,824	32,262,261 20,781	15 3
19	Des Moines Life	922,606	374.232	350,413	51
20	Register L. & A	121,862	50,093 860,523	44,518	23
2I 22	Illinois Life	2,084,315		521,149 117,898	25
23	Ætna Life	363.376 11.722.072	150,272 4,915,284	4.741.997	37 18
23	Massachusetts Mutual	7,634.216	3,200,981	2 785 251	13
24	Southwestern Life	102,346	43,093	(*)	::
25 26	Reserve Loan	275,465 154,923	116,928 66,566	98,314	52
27	Germania c	5,656,396	2,486,755	2,243,780	14
28	Equitable, New York	73,718,351	32,861,822	28,782,764	17
29 30	Security L. & A., Greensboro	96,780 16,603,434	43,661 7,506,230	51,1 <b>8</b> 1 6,871,569	65 20
31	Mutual of New York	77.333.713	35,098,465	32,608,405	21
32	National of U.S. of A	2,319,513	1,072,381	871,918	61
33	Columbia Life	36,629	17,450 1,842,834	(*)	222
34 35	Home Life of New York	3,782,876 3,43 <b>5</b> 529	1,682,034	1,597,552 1,561,954	24
35 36	Connecticut General	1,027,175	511,612	405,668	19
37 38	Pittsburgh L. & T		271,706	\{\a^{\}}	••
. 39	Bankers Reserve Life	244,411 1,853,199	122,610 931,242	974.177	322
40	New England		3,368,504	3,043,594	32 26
41	Pacific Mutual	6,515,507 2,088,416	1,082,491	972,408	35 38
42 43	Royal UnionState Life	496.354 1,748,490	267,681 953,415	237,586 659,670	3P 3P
44	Washington	3,676,256	2,036,848	1,981,893	34
45 46	Union Mutual	2,386,627	1,339,086	1,354,886	41 64
40	Security Mutual, New York	1,831,478 160,158	1,040,805 91,421	888,408 69,106	42
47 48	German Mutual	68,920	39,382	40,297	40
49	Maryland	372,780	221,804	211,071	40 36
50 51	Meridian Life & Trust	60,698 838,575	36,387	30,191 343,865	50 55
52	Security Mutual of Nebraska	02.072	511,737 56,956	(2)	••
53	American Life	88,507	54,920	61, <b>867</b>	59 58
54	Fidelity Mutual	3,466,686	2,179,892 208,167	2,151,112 151,108	58 47
55 56	Liberal Life	323,933 45,797	29,528		57
57	United States	1,905,713	1,246,371	37,927 1,288,947	45
58	Bankers of Nebraska	392,321	263,638	ISS 973	31 46
59 60	Franklin Life	1,056,136 3,321,507	709,846 2,232,771	639,163 2,103,696	49
6 <b>1</b>	Reliance Life	167,579	113,844	(*)	••
62	Provident Savings	4,205,082	2,956,480	2,620,680	44
93 6∡	Kansas City Life	125,710 135,239	89,026 96,075	(d) (*)	••
63 65 66	Connecticut Mutual	8,262,171	5,926,185	5,485,104	48
66 65	Security Trust & Life	1,002,264	804,113	840,174	63 60
_67	Bankers of New York	780,807	584,713	566,894 mized in 1903.	
	Commenced pusiness in 1903. C includes i	industrial business.	a reorga	m:sea m 1903.	

Commenced business in 1903.

c Includes industrial business.

d Reorganized in 1903.

### EXHIBIT XLVII.—DEATH CLAIMS AND GROSS EXPENSES AND TOTAL INCOME—Continued.

	·		Death	1902.	
Rank.	NAME OF COMPANY.	Total Income in 1903.	Claims and Gross Expenses.	Death Claims and Gross Expenses.	Rank
		\$	\$	\$	
68	Minnesota Mutual	618,004	472 961	420,303.	56
69	Inter-State of Ohio	74, 185	57,123	44.319	43
70	Wisconsin Life	87,709	68,057	34,423	39 62
<i>7</i> 1	South Atlantic	108,235	85,171	76,587	62
72	Federal Life	109,304	92,670	91,756	66
73	Mutu il Reserve	4,711,232	4,225,357	4,561,344	68
74	Hartford Life	2,533,411	2,304,022	2,335 257	67
75 76	State Mutual	1,144,681	2,075.727	1,534,977	ļ 7·
70	Mutual of Illinois	79.772	91,869	,	
77 78	Eastern Life	15,966	16,698	(d)	
70	Security Line and Acc	1,402	1,658	(")	
	Aggregates	446,866,607	198,526,573	180,720,725	
I	Baltimore Life	626,824	382,223	366,311	1
2	Metropolitan b	49,887,804	30,508,780	27,453,006	1 3
3	John Hancock 6	13,572,734	8,469,758	7.585,962	2
4	Prudential 6	39,025,128	24,916,683	21,466,654	4
6	Immediate Benefit	61,875	41,597	55.518	11
	Home Life of Delaware	51,453	36,034	32,532	5
7	Providence Life	19,576	14,061	13,349	12
8	Mutual of Baltimore	203,054	156,488	127,156	6
9	Life Insurance Co. of Va b	1,569,529	1,281,686	1,115,364	7
10	Contentnea Life	2,783	2,310	(*)	1 .
11	Western and Southern	1,139,327	967,266	801,520	8
12	Equitable Industrial	100,343	86,344	51,824	9
13	Colonial 5	512,843	452,844	4 <del>2</del> 3.377	10
	Aggregates	106,773,293	67,316,074	59,492,573	٠

^{*} Commenced business in 1903.

# EXHIBIT XLVIII.—NET EXPENSES AND TOTAL INCOME. Giving the Income used in Expenses (excluding Taxes, Dividends to Stockholders and Profit and Loss Account) during 1903, in comparison with a similar item for 1902.

				1902	<b>.</b>
Rank.	NAME OF COMPANY.	Total Income in 1903.	Net Management Expenses.	Net Man- agement Expenses.	Rank.
		\$	\$	\$	
1	Presbyterian Ministers	302,801	24,653	25,301	1
2	Life Association of America	210,034	25,288	(*)°	١
3	Connecticut Mutual	8,262,171	998.313	983,857	2
	Northwestern Mutual	33,835,274	4,212,665	4,082,150	4
4 5 6	Mutual Benefit	16,603,434	2,090,892	1,989,097	5 6
6	Ætna Life	11,722,072	1,582. <i>7</i> 66	1,544,278	6
7 8	Travelers	6,221,636	<b>8</b> 91,169	828,758	7
8	Texas Life	39,914	5.744	5,338	25 8
9.	Berkshire	2,898,610	426,567	418,118	
10	Massachusetts Mutual	7,634,216	1,1;1,554	1,073,773	9
11	Provident Life and Trust		1,314,568	1,033,913	3
12	Penn Mutual		2,323.687	2,380,911	13
13	Union Central		1,482,568	1,456,490	15
14	Equitable, New York	73,718,351	13,442,046	11,873,361	12
15 16	Phoenix Mutual		692,711	635.464	14
16	National of Vermont	6,480,463	1,205,266	1,096,116	
17	Equitable of Iowa	923,606	171,792	167,701	18
18	Mutual of New York		14.979.437	13,984,685	18
19	New York Life		17,235,269	15,324,355	20
20	German Mutual	68,920	13,487	13,215	22
21	New England		1,280,006	996,474	11
22	Connecticut General		205.237	183,318	21
23	Maryland.	372,780	75.634	72.849	19

[·] Commenced business in 1903.

b Includes ordinary business.

d Reorganized in 1903.

### EXHIBIT XLVIII.-NET EXPENSES AND TOTAL INCOME-Continued.

				1902.	
Rank.	NAME OF COMPANY.	Total Income in 1903.	Not Man- agement Expenses.	Net Management Expenses.	Rank.
24	Germania c	5,656,306	\$ 1,166,351	\$ 1,023,750	17
25	Illinois Life	2,084,315	458,778	317,248	35
26 27	Northwestern National	2,897,383 922,606	654,553 210,423	166,745	
28	Michigan Mutual	1,853,199	435.512	477,511	29
29	Home Life of New York	3,435,529	808,773	775,868	26
30 31	Hartford LifePittsburgh L. & T	2,533,411 543,395	643,394 130,318	521,269 (*)	23
32	Missouri State	403,277	121,176	57,316	29
33	Security L. & A., Greensboro	- 96,780	26,099 998,039	37,150	64
34 35	Manhattan.	3,676,256 3,321,507	928,129	967,055 845.490	30 31
35 36	United States	1,905,713	532,800	604,362	38
37 38	Union Mutual Mutual Reserve	2,386,627 4,711,232	676,380 1,378,018	620,142 1,591,753	32 39
39	S. curity T. and L	1,002,264	992.758	377,724	43
40	Pacific Mutual	2,088,416	631,313	564,923	41
41 42	Inter-State of Indiana	575,142 3,466,686	1,066,641	86,901 941,774	27 40
43	Register L. and A	121,862	38 715	30,042	37 60
44	Reserve Loan. American Central	275,465	87.752	75,457 87,818	
45 46	National of U.S.A	363,376 2,319,513	115,804 782,757	434,910	53 45
47	Security Mutual of New York	1,831,478	627.753	478,411	54
47 48	Columbian National	382,030	131,003	19.945	34
49 50	Bankers of New York	780,807 4,205,082	271,539 1,484,961	283,865 1,261,552	36
51	Guaranty Mutual	30,652	10,953	(*)	٠٠.
52	Bankers of Nebraska	392,321	142,377	158,147	51
53 54	Volunteer State Life	496,354 62,175	182,153 22,841	701	46
5 <del>5</del>	Southwestern Life	102,346	39,454	(-)	
55 56	State Life	1,748,490	686,895	488,147	48 28
57 58	Franklin Life	1,056,136	246,145 423,638	149,173 403,699	52
59 60	Security L. and A., Phila	154,923	63,351		1
	Bankers Reserve Life		134,705 105 604	89.846 (d)	50
61 62	American Life	244.4II 88,507	40,054	50,006	62
63	Central of Iowa	160,158	74,198	57.437	58
64	Columbia Life		17,450 38,912	(*) 40,623	61
6 <u>5</u> 66	Meridian L. and T	60,698	31,902	28,630	65
67	Security Mutual of Nebraska.	92.072	49.804	(d)	
68 69	Wisconsin Life	87.709 838,575	47,501	23,654 184,118	49
70	Liberal Life	45,707	28.248	26,850	59
71	Kansas City Life	125,710	79,281	(d)	
72	South Atlantic	108,235	70,456 110,148	\$9.818 (*)	63
73 74	State Mutual	1,144,681	796,820	730,345	10
75 76	Federal Life	109,304	76,737	80,113	67
76 77	Security Life & Accident.	135,239	95,928 1,172		1 ::
//	Mutual of Illinois	79 772	88,168	None.	
	Eastern Life	15,966	15,849	(4)	<u> </u>
	Aggregates		84,943,129	1	
1	Metropolitan b		16,670,493	15,313,050	2
2 3	Prudential b		14,086,077	12,485,317	3
4	Mutual of Baltimore	203,054	80,383	69,482	5 1 6
5 6	Home Life of Delaware		20,995 278,266	16,374 288,095	1 6
	Baltimore Life	1,569,529	782,023	682,112	7
7 8	Providence Life	10,576	10,284	9,880	11
9	Equitable Industrial	100,343 61,875	54,923	32,513 41,913	10
10 11	Western and Southern.	1,139,327	35.515 664.477	574,658	9
12	Colonial b	512,843	362,792	351,100	13
13	Contentnea Life	2,783	2,073	(*)	<u> </u>
	Aggregates	106,773,203	37,688,605	34,925,399	۱
*Court	nenced business in 1903. Sincludes ordinary business. cinc	uding industri	al business.	Reorganized	n 1903.

^{*}Commenced business in 1903. Alneludes ordinary business. cIncluding industrial business. d'Reorganized in 1903.

### EXHIBIT XLIX.-Cost of New Business.

Showing the cost of the New Business placed in 1903 after allowing 7½ per cent of Renewal Premiums for the care of the Old Business.

Rank.	NAME OF COMPANY.	New Business Paid for.	Net Ex- penses of Manage- ment.	Deduct 7½ per cent of Renewals for Care of Old Business.	Balance of Expenses.
		\$	\$	\$	\$
I	Presbyterian Ministers	1,374,550	24,653	15,274	9,379
2	Security L. and A., Phila	3,290,750	63,351	122	63,229
3	Columbian National.	1,947,500 5,803,450	39,454	1,957	39,454 129,046
4	Guaranty Mutual	468,250	10,953	1,957	10,953
5	Pittsburgh L. & T		139,318		139,318
7	Des Moines Life	5,932,257 6,652,054	210,422	44,663	165.759
	National of U. S. of A.	28,312,530	782,757	63,220	719.537
9	Security L. & A., Green-boro	895,900	26,000	2,544	23.555
10	American Life	14,668,855 1,387,500	458,778 40,054	66,323 2,271	392,455
11	State Life	22,477,532	686,895	67,169	37,783 619 726
13	Penn Mutual	56,560,887	2,323,687	665,723	1,657,964
14	Bankers of Nebraska	4,264,323	142,377 88,168	16,968	125,409
15	Mutual of Illinois	2,936,916	88,168	1,029	87.139
16	Security Mutual of Nebraska	1,546,576	49,804	3,163	46,641
17	Mutual Benefit	42,795 613	2,090,892	704,634	1,386,258
18	Meridian L, and T.	3,405,317 863,500	121,176 31,902	7.308 2,639	113,868 29,263
19	Equitable of Iowa	3,829,137	171,792	40,782	131,010
31	Liberal Life	751,500	28,248		25,807
22	Reserve Loan	1,987,500	87.752	2,441 15,788	71,964
22	Travelers	17,077,675	891,169	272,404	618,765
23	Conservative Life	12,795,381	497.792	26,021	471,771
24	Northwestern Mutual Inter-State of Indiana.	72,319,021	4,212,665	1,534,166	2,678,499
25 26	Connecticut General	3,846,100	174,536	31,736	142,800 157,262
90 27	Central of Iowa.	4,233,794 1,796,387	2 5,237 74,198	47.975 6,684	67,514
28	Register L. and A	885,663	38,715	5,246	33,469
28	Union Central	28,790,690	1,482,568	395,129	1,087,439
29	Northwestern National	15,573,794	654.553	63,862	590,691
30	Bankers Reserve Life	2,472,000	105,604	11,215	94,389
31	Ætpa Life	26,631,862	1,582,766	560,174	1,022,592
32	Pacific Mutual	14,168,762	631,313	85,298	546,015 792,106
33 34	American Central	20,552,446 2,468,805	1,131,554	339,448 19,692	96,112
34	Wisconsin Lite	1,143,225	47,501	3,033	44,468
35	Fidelity Mutual	22,621,904	1,066,641	184,806	881,835
35 36	New York Life	329,875,034	17,235,269	4,238,939	12,996,330
37 38	Southern Loan and Trust	243,180	95,928	••••	95,928
38	Volunteer State Life	541,000 236,852,120	22,841		22,841
39	Eastern Life	358,000	13,442,046	3,425,486	10,016,560
40 41	New England	19,048,616	1,139,794	282,873	15.409 856,921
42	State Mutual.	13,087,577	796,820	207,022	589.798
43	Hartford Life	10,867,675	643,394	151,650	491,744
44	Provident Savings	27.951.787	1,484,961	202,291	1,282,670
45	Life Assoc. of America.	4,908,000	25,288	2,606	22,682
46	Royal UnionPhoenix Mutual	3,393,879	182,153	23,878 164,656	158,275 528,055
47 48	Franklin Life	10,999,274 7,763,386	692.711	49,139	374,499
49	Inter-State of Obio	749,479	38,912	2,682	36,230
50		7.014,085	435,512	91,125	344.387
50	Michigan Mutual	11,251,038	627,753	64,914	344.387 552,839
51	Security Life and Accident	23,750	1,172		1,172
52	Berkshire	5,829,067	426,567	137,311	289,256
53	Washington	16,766,364 17,938,601	998,039 1,205,266	295,888	842,01 <i>7</i> 909,378
53 54 55 56 57 58 59	Boston Mutual	2,432,238	1,305,300	8,497	120,208
55 56	Provident L. and T	18,287,993	1,314,568	355,774	958,794
57	Home of New York	12,335,472	808,773	151,694	657.079
58	Mutual of New York	215,102,648	14,979,437	151,694 3,304,586	11,674,851
59	Federal Life	1,296,085	76.737	. 4,611	72,126
00	South Atlantic	1,176,812	70,456	4,579	65,877
61	Manhattan	13.471,674	928,129	140,330	787.799

### EXHIBIT XLIX.—COST OF NEW BUSINESS.—Continued.

Rank.	NAME OF COMPANY.	New Business Paid for,	Net Ex- penses of Manage- meat.	Deduct 7½ per cent of Renewals for Care of Old Business.	Balance of Expenses,
		\$	s	s	\$
63 65 65	Kansas City Life	1,220,550	79,281	2,934	76,347
64	Marvland	897,184	75,634	2,934 16,889	58.745
65	Union Mutual	8,484,449	676,380	120,204	556,176
66	Germania	13,961,744	1,166,351	242,759	923,592
67 68	Minnesota Mutual		246,145	24,286	221,859
	Connecticut Mutual	9,622,138	998,313	281,127	717,186
69	Mutual Reserve	14,550,277	1,378,018	285,065	1,092,953
70	Security T. and L		322,758	52,995	269,763
71	German Mutual	146,392	13,487	2,128	11,359
72	Bankers of New York	2,918,459	271,539	44,202	227.337
<i>7</i> 3	Columbia Life		17,450	•••••	17,450
74	Reliance Life		110,148		110,148
	Texas Life	42,700	5,744	968	4.776
	Aggregates	1,516,411,037	84,802,917	19,937,676	64,865,241

### EXHIBIT L.-RATE OF INTEREST REALIZED.

Showing the Rate of Interest Realized by the companies on the Mean Admitted Assets in 1903, compared with a similar Rate Realized in 1902.

					11	<b>9</b> 02.	
Rank.	NAME OF COMPANY.	Mean Admitted Assets in 1903.	Interest and Rental Receipts.	Rate of Interest Realised.	Interest and Rental Receipts.	Rate of Interest Realized.	Rank
		s	<u> </u>	%	S	%	
1	Security T. and L	2,203,170	242,900	11.03	222,305	11.87	1
2	Texas Life	134,899	11,264	8.35	9,513	8.40	2
3	Columbia Life	59.275	4,309	7.27	222,305 9,513 (*)	1	
4	Mutual Reserve	5,724,496	414,829	7.25	442,400	7.67	3
5	Mutual of Illinois	120,784	8,679	6.60			
5	Provident Savings	6,512,382	408,340	6.27	314,991	5.77	5
7	Union Central	36,278,072	2,112,206	5.82	1,822,306	5.72	6
8	Royal Union	956,540	54,002	5.65	40,922	5.15	8
9	German Mutual	552,980	29,512	5.64	29,617	5.82	4
10	American Life	102,724	5,484	5.34	2,586	3.58	47 38
II	Wisconsin Life	134,281	7,102	5.29	4,557	3.98	38
12	Washington	16,754,232	886,841	5.26	838,793	5.12	9
13	Fidelity Mutual	5,273,601	272,269	5.16	216,906	5. <b>05</b>	11
13	Northwestern National Conservative Life	3,574,558	184,248	5.16		i <u>.</u>	٠: ا
14	Conservative Life	1,416,310	71,569	5.06	56,441	3.98	38
15	United States	8,702,446	436,343	5.01	418,266	4.90	14
16	Michigan Mutual	8,056,404	402,904	5.00	369,387	4.92	13
17	Manhattan	17,473.676	858,207	4.91	812,929	4.77	
18	Equitable of Iowa	3,372,612	162,208	4.81	143,869	4.93	12
18	Phœnix Mutual	16,355,187	786,736	4.81	722,977	4.80	15
19	Penn Mutual	57,588,531	2,739,296	4.76	2,444,829	4.75	17
20	Illinois Life	4,576,658	21,740	4.75	104,184	2.70	56
21	National of Vermont	26,847,971	1,251,325	4.66	1,068,835	4.48	23 18
22	Travelers	30,919,187	1,432,579	4.64	1,334,005	4.70	
23	Connecticut General	4,760,448	219,834	4.62	196,754	4-55	20

^{*} Commenced business in 1903.

### EXHIBIT L.-RATE OF INTEREST REALIZED .- Continued.

				!	1902.		
Rank.	NAME OF COMPANY.	Mean Admitted Assets in 1903.	Interest and Rental Receipts.	Rate of Interest Realized.	Interest and Rental Receipts.	Rate of Interest Realized.	Rank.
-		\$	\$	%	\$	%	
23	Germania	31,585,849	1,460,217	4.62 4.60	1,366,960	4.60	19 21
24 25	Home Life of New York	85,155,483 14,767,529	3,914,666 674,311	4.57	3,658,902 629,660	4.54 4.53	22
25 26	State Life	1,866,336	82,305	4.57	52,012	4.09	36
	Berkshire	12,262,490 219,665	559,359	4.56	501,618	4·39 3·93	28 40
27 28	Pacific Mutual	5,990,071	9,509 <b>27</b> 0,0 <b>2</b> 6	4.53 4.51	5,412 234,664	4-45	24 26
29	Connecticut Mutual	65,283,780	2,936,544	4.50	2,889,893	4.41	
30	Franklin Life	1,720,462 22,463,904	76,849	4-47	71,116 859.944	5.06 4.16	10
31 32	New England	35,108,114	991,075 1,545,120	4.41 4.40	1,455,008	4.33	34 30
33	Provident Life and Trust	50,186,493	2,203,197	4.39	2,088,263	4.38	29
34	Maryland Northwestern Mutual	2,314,213 171,670,932	100,614	4.35	96,386 7,007,314	4.33 4.42	30 25
35 36	Massachusetts Mutual	32,275,572	7,444,749 1,391,497	4-34 4-31	1,235,433	4.17	33
37 38	Ætna Life	65,734,539	2,812,698	4.28	2,414,797	3.93	40
38 39	New York Life	337,746,474 398,571	14,301,311 16, <i>7</i> 48	4.24	12,945,453 9,395	4.22 3.54	3I 40
40	Inter-State of Indiana	656,171	27,378	4.17	14,879	4.19	49 32 26
41	Presbyterian Ministers	1,687,408	70,263	4.17	65,177	4.41	26
42	Boston Mutual	223,339 392,132,172	9,257 16,210,084	4.15 4.14	1,004 14,806,672	0.75 4.03	60
43 43	Register Life and Annuity	200,186	8,200	4.14	5,300	3.57	37 48
44	Minnesota Mutual	1,789,180	72,766	4.07	66,848	3.72	43
45 46	Union Mutual	9,902,238	400,726	4.05 4.03	389,341 19, <b>266</b>	4.19	3º 37
47	Equitable, New York	644,318 360,061,038	25,927 14,816,858	4.0I	14,115,326	4.10	35
47 48	National of U.S.A	3,853,870	152,877	3.97	145,562	5.30	7
49	Reliance Life Security Mutual of Neb	1,009,351 58,828	39,494	3.91	(*)		••
50 51	Missouri State	365.055	2,295 14,166	3.90 3.88	3,267	1.58	59
52	Missouri State	473,892	18,261	3.85	(*)	••••	• •
53	Bankers of New York	1,116,758 168,596	40,968	3.67	36,202	3.66	46
54 55 56 57 58	South Atlantic	276.348	6,049 9,340	3.59 3.38	5,420 11,391	3.45 4.40	51 27
56	Des Moines Life Security Mutual of N. Y	276,348 812,088	27,144	3.35	17,907	3.88	41
57	Security Mutual of N. Y	1,598,129	52,620	3.30	37,801	3.20	53
50 50	Inter-State of Ohio	155,523 3,233,931	4,984 101,659	3.2I 3.15	4,897 107,731	3.72 3.71	44 45
59 60	Columbian National	399,122	12,285	3.08	370	2.84	54
61	Bankers Reserve Life	161,360	4,956	3.07	(d)		*:
62 63	Reserve Loan	176,477 11,376	5,163 395	2.93 2.68	3,467	3.78	42
64	Southwestern Life	79,967	2,059	2.58	<u>}*</u> }		
65 66	Kansas City Life	145,806 188,868	3,576	2.45	(à)	••••	••
67	Life Assoc. of America Liberal Life	55,802	4,282	1.78	576	2.52	52
67 68	Meridian L. and T	152,547	993 2,087	1.37	965	0.70	57 61
69	Security L.&A., Greensboro.	130,327	607	0.47	21	0.02	62
70	Security L. & A., Phila	101,361	387	0.38	(d)		
	Aggregates.  Industrial Companies.	1,986,133,333	88,156,667	4-44	79,067,461	4.30	••
1	Mutual of Baltimore John Hancock	315,494	14,306	4-54	11,298	3.98	5
3	Prudential	25,164,482 66,320,050	1,113.983 2,861 q1q	4·43 4·32	952,162 2,292,414	4.45 4.2I	3
4	Life Ins. Co. of Virginia	1,418,397	60,066	4.24	49.730	4.26	2
5	Metropolitan	97,412,552	4,118,879	4.23	3,419,084	4.17	4
	Immediate Benefit	39,122 699,471	1,582 27,563	4.05 3.04	1,024 23,549	3.44 3.96	7 6
7 8	Colonial	346,357	9,729	3.94 2.81	4.437	1.71	10
9	Equitable Industrial	118,292	3,226	2.73	1,770	2.37	9
10	Western and Southern Providence Life	975,331 32,098	25,628 630	2.63 1.96	23,085 630	3.05 2.37	8
12	Home Life of Delaware	143,853	2,410	1.67	860	0.62	11
	Aggregates	192,985,499	8,285,503	4.29	6,780,041	4.21	••

^{*} Commenced business in 1903. d Reorganized in 1903.

### EXHIBIT LI.—RATE OF INTEREST AND PROFITS EARNED.

Showing the Rate of Interest and Profits Earned by the companies on the Mean Invested Funds in 1903, compared with a similar Rate Earned in 1902. The Interest accrued for the year and the Profits realized on Sales are included, while Losses are deducted.

			Interest,		1902.			
Rank.	NAME OF COMPANY.	Mean Invested Funds in 1903.	Rents and Profits Earned.	Rate Per Cent.	Int., Rents and Profits Earned.	Rate Per Cent.	Rank	
		\$	\$	<b>%</b>	\$	%		
1 2	Security T. and L	1,863,055	179,667	9.97 8.70	220,010	13.20	1 2	
3	Mutual Reserve	4,629,734 59,590	403,111	8.29	530,72I (*)	11.49	2	
4	Provident Savings	5,974,039	4.942 488,286	8.17	465,408	9-35	3	
5	Texas Life	134,899	10,729	7.95	9,539	8.42	4	
6	Mutual of Illinois Pittsburgh L. and T	137,696	10,627	7.72				
7	Pittsburgh L. and T	460,634	32,439	7.04	( <b>*</b> )		• •	
ŝ	Northwestern National Union Central	3,387,436 34,711,838	224,950 2,272,909	6.64 6.55	1,996,637	6.55	6	
10	Royal Union	914,986	57,339	6.27	45.558	6.03	8	
11	Pacific Mutual	1 1	319,293	5.97	258,312	5.47	13	
12	American Central	383,179	22,745	5.04	10.251	4.18	44	
13	German Mutual	515,453	30,053	5.83	31,159	6.22	7	
14 15	American Life	98,002 5,054,882	5,673 283,4 <b>7</b> 5	5.79 5.61	3,206 225,831	4-49 5-50	36 12	
16	Inter-State of Indiana	1		1		1 1	23	
17	Washington.	630,107 16,134,502	35,197 884,433	5.59 5.48	17,553 829,355	5.00 5.25	16	
zέ	Equitable of Iowa	3,246,731	176,304	5.43	156,125	5.55	11	
19	Security Mutual of Nebraska.	59,871 128,779	3,245 6,978	5.42	$(\vec{d})$		••	
19	Wisconsin Life	128,779	0,978	5.42	4,453	4.05	49	
20	Illinois Life	4,349,979 20,866,536 604,664	230,544	5.30	163,578	4-34 4-87	40	
2I 22	State Mutual	20,866,536	1,101,751	5.28	927,804	4.87	96 22	
23	Phoenix Mutual	15,735,783	31,690 820,590	5.24 5.21	22,729 759,808	5.05 5.26	15	
24	Manhattan	16,560,458	857,421	5.18	877.528	5.45	14	
25	Travelers	29,603,039	1,530,182	5.17	1,455,973	5-45	14	
26	Travelers Michigan Mutual Des Moines Life	7,786,075	402,162	5.16	376,107	5.19	19	
27 28	Penn Mutual	741,542	38,223 2,834,838	5.15 5.12	17,405	4 24	42 20	
28	State Life	55,395,812 1,721,754	88,154	5.12	2,533.147 57,058	5.15 5.10	21	
29	Central of Iowa	208,321	10,617	5.10	6,046	4.30	4I	
29	Franklin Life	1,668,030	85,091	5.10	73.812	5.22	18	
29	Register L. and A	189,032	9.637	5.10	11,604	8.20	5	
30	National of Vermont	25,493,980	1,289,888	5.06	1,122,603	4.98	24	
31		81,558,527	4,072,689	4.99	3,834,708	4.98	24	
32	Missouri State	372,898	18,558	4.98	7,484	3.81	52	
33 34	Conservative Life	3,461,379 1,404,523	172,047 69,354	4.97	136,966 58,997	4.95 4.12	25 47	
35	United States	8,222,037	404,67I	4.94 4.92	463, IGO	5.76	10	
35 36	Connecticut General	4,558,778	219,524	4.82	196,444	4.67	30	
37	New England	32,696,618	1,571,961	4.81	1,445,503	4 67	.30	
38	Home Life of New York	14,259,153	681,484	4.78	1,445.503 667,902	5.05	22	
38 39	Mutual of New York	364,410,015	17,415, <i>7</i> 50 558,258	4.78	15,907,714	4 74	27 34	
39	Germania	11,697,033 30,361,240	1,449,698	4.77 4.77	493,822 1,699,600	4.56 5.97	9	
40	Minnesota Mutual	1,707,421	81,239	4.76	70,446	4.15	45	
41	Minnesota Mutual	48,594,250	2,303,508	4.74	2,386,721	5.24	17	
42	Northwestern Mutual	166,958,203	7, <b>79</b> 8,914	4.67	7,171,890 (*)	4.67	30	
43 44	Reliance Life	1,026,868	47.545	4.63	( <del>*</del> ) 93,679	1 2 2	37	
77		2,195,859	101,513	4.02	93,079	4.48	31	

^{*} Commenced business in 1903.

EXHIBIT LI.-RATE OF INTEREST AND PROFITS EARNED .- Continued.

l		Year			1 <b>903</b> ,			
Rank.	NAME OF COMPANY.	Mean Invested Funds in 1903.	Interest, Rents and Profits Earned.	Rate Per Cent,	Int., Rents and Profits Earned	Rate Per Cent,	Rank.	
		\$	8	%	\$	%		
45	Ætna Life	62,240,400	2,846,707	4.57	2,732,070	4.72	28	
45 46	New York Life	326,605,613	14,878,309	4.56	13,726,677	4.69	29	
47	Massachusetts Mutual	30.401,938	1.380.251	4.54	1,284,700	4.65	32	
48	Connecticut Mutual	63,197,160	2,794,435	4.42	2,827,866	4-49 4-66	36	
49	Presbyterian Ministers	1,534,443	2,794,435 66,954	4.36	63,705	4.66	31	
50	Union Mutual Equitable, New York	9,940,181	. 404,006	4-33	353,391 14,801,843	4.06	48	
51	Equitable, New York	346,162,630	I4,724,424	4.25	14,801,843	4.62	33	
52	Federal Life	154,990	6,447	4 16	5,620	3.88	50	
53	Bankers of New York		40,704	3.82	37,594	4.06	48	
54	Cohumbian National	361,145	13,546	3-75	2,295	1.09	58	
55	Inter-State of Obio	146,524	5,461	3.73	5,635	4.50	35	
55	Kansas City Life	147,951	5,517	3.73	(d)			
55 55 56	Security Mutual of New York.	1,717.937	64,092		39,934 (*)	3.19	55	
56	Life Ass'n of America		6,806					
57	Hartford Life	2,934,719	104.153	3.55	98,324	3.55	54	
58	South Atlantic		9. <b>590</b>	3.38	11,596		38	
59 60	Reserve Loan		5,222	2.98	3.079	4.23	43	
61	Boston Mutual		5,667		(*) 199	<b>3</b> .55	54	
62	Guaranty Mutual		171 2,059		8	1 ::::	::	
63	Security L. & A., Phila	169,179	386	2,28	(4)	<b> </b>	1	
6.	Eastern Life	7,937	165	2.08	(d)	1	::	
65	Volunteer State Life		2,159		(*)	1	1	
755 65 65 68	Meridian L. and T,	158,251	1,830		1,638	1.16	57	
67	Security L. & A. Greensboro.	126,901	898		21	0.02	59	
68	Security Life and Accident	11,323	59	0.52	(*)			
	Aggregates	1,885,831,079	89,119,914	4.73	83,937,564	4.85		
_	Industrial Companies.			1				
I	Providence Life		1,630		2,459	31.97	I	
2	Immediate Benefit		2,288 14,822		1,655	6.66	3	
3	John Hancock		1,175,980		12,065		5	
5	Home Life of Delaware	142,218	3,960	2.78	1,720		12	
6	Devidendal	1	_	1	·	i		
	Prudential		3,001,787 4,388,028	4.78	2,391,626		6	
7 8	Metropolitan Life Ins. Co. of Virginia	94,594,725 1,322,799	60,978		3,623.935 48,402		7 8	
9	Baltimore Life	687,283	28,671		23,795		9	
10	Western and Southern	893,455	31,976		77.030		2	
11	Colonial	311,259	10,970	3.52	4,630	2.00	1 11	
12		117,106	3.733		2,444		10	
	Aggregates	185,248,881	8,724,823	4.71	7,194,878	4.7X	1	

^{*} Commenced business in 1903. d Reorganized in 1903.

### EXHIBIT LIL-FOREIGN COMPANIES.

Showing the financial standing, etc., of foreign companies operating in the United States in the year 1903.

	Canada Life.	Manufacturers Life.	North American.	Sun Life.
Capital stock	\$1,000,000	\$300,000	† \$60,000	\$105,000
Income.				
New premiums	391,319 2,386,869	265,195	186,507	839,368
Renewal premiums	2,386,869	951,355 2,886	931,045	2,457,583
Received for annuities	20,802	2,880	15,065	543
Total premium income	2,798,990	1,219,436	1,132,617	3.297.494
Dividends, interest, etc	1,145,617	211.467	230,118	622,058
Received for rents		849	18,629	25,248
All other receipts	57.517	3,536	•••••	41,339
Total interest and other income	1,203,134	215,852	248,747	688,645
Total income	4,002,124	1,435,288	1,381,364	3,986,139
Expenditures.	l			İ
Paid for death losses		239,270	227.379	682,185
Paid for matured endowments	278,956	27,792	52,100	199,489
Annuities paid	22,050	29,819	10,125	69,902
Paid for surrendered, lapsed and purchased policies  Dividends to policyholders	79,458	39,928	68,232	141,334
Dividends to policyholders	65,816	29,724	65,382	93-471
Total payments to policyholders	1,697,024	366,533	423,218	1,186,381
Dividends to stockholders	78,502	24,000	6,000	15,750
Commissions, salaries and traveling expenses of agents		242,139	233,639	649,621
Medical fees, salaries and other charges of employees.		59,200	47,069 69,012	112,476
All other expenditures	208,482	52,938		174.752
Total expenses of management	937.933	378,277	355.720	952.599
Total expenditureExcess of income over expenditures	2,634,957 1,367,167	744,810 690,478	778,938 602,426	2,138,980 1,847,159
Assets.	_			1 _
Real estate owned	1,637,450	33,201	439 250	1,103,098
Bond and mortgage loansBonds owned	3,920,431 11,894,306	1,044,993	1,003,604 1,552,744	2,732,489 8,021,169
Stocks owned	3,434,409	2,220,692 546,347	1,617,304	1,342,087
Collateral loans	1,932,572	150,404	443,310	156,595
Premium notes and loans	3,283,968	404,477	360.391	1,315,604
Cash in office and banks	149,439	380,415	42,584	150,380
Net deferred and unpaid premiums	590,270	280,098	191,685	414,090
All other assets	337,162	61,778	44,232	238,232
Total admitted assets	27,180,007	5,122,405	5,695,104	15.473.744
Items not admitted		17,903		
Liabilities.		Į.		
Reserves	25,093,374	4,659,570	5,149,100	14,262,214
osses and claims not paid	107,913	42,040	25,700	111,787
Claims resisted	16,772	•••••	7,126	956
All other liabilities	100,581	15,302	8,54I	97.495
Total liabilities	25,318,640	4,716,912	5,190,467	14,472,362
Surplus to policyholders	1,861,367	495.593	504,637	1,001,382
POLICY ACCOUNT.		į		
New business written	12,768,685	7.457.071	5,838.714	17.743,087
New business not taken	1,636,671	1,011,155	738,913	7.257.794
New business actually paid for	13,132,014 72,806,952	6,445,916	5,099,801 20,792,630	14,485,293 43,230,681
Endowment policies in force	18,745.811	21,339,783 11,149 559	7,620,062	30,610,969
All other policies in force.	3.978,347	1,902,961	4,040,285	1,839,539
Total insurance in force	95,531,110	34,392,303	32,452,977	75,681,189
Total assets (including non-admitted items)	95,531,110 28,180,007	5,140,308	5.695.104	15.473.744
		423,496	504.637	1,001,382

### EXHIBIT LIII.-AGGREGATES.

Being the Aggregates of the Financial Standing and Business for 1903 of the Ordinary and Industrial Companies embraced in the foregoing Exhibits.

	Ordinary Companies.	Industrial Companies,
Number of companies.	70	13
Number of companies	79 \$11,181,218	13 \$4,655,90
Income.		
New premiums.	65,224,714	16,162,20
Renewal premiums a	275,670,921 8,584,697	81,637,77 253,71
Total premium income	349,480,332 80,319,638	98,063,49
Dividends, interest, etc. a	80,319,638 7,837.029	6,693,1
Dividends, interest, etc. &	9,229,608	I,592,3 424,3
Total interest and other income	97,386,275	8,709.8
Total income Expenditures.	446,866,607	106,773,2
Paid for death losses	104,337,799	27.397.99
Paid for matured endowments	24,372,112 5.446.402	221,92
Paid for surrendered, lapsed and purchased policies	5,446,493 30,813,848	120,4 1,783,0
Dividends to policyholders	29,140,116	2,208,2
Total payments to policyholders	194,110,368	31,731,7
Dividends to stockholders	537,930	371,79 28,073,10
Medical fees, salaries and other charges of employees	56,986,453 12,450,982	5,358,95
All other expenses a	24,785,039	6,114,2
Total expenses of management	94,760,404	39,918,0
Total expenditures	<b>288,870,772</b> 157,995,835	71,649,78 35,123,51
Real estate owned	148,181,133	30,004,8
Bond and mortgage loansBonds owned	567,066,723 819,256,380	56,625,2 78,466,2
Stocks owned	153,843,984	76,400,2 II,405,2
Collateral loans	153,843,984 60,386,485	6,421,2
Premium notes and loans	154,227,582 96,255,007	4,340,0 14,284,6
Net deferred and unpaid premiums	36,851,000	6,460,6
All other assets a	36,851,929 19,486,345	1,657,4
Total admitted assets	2,055,555,548 7,110,701	209,665,6 1,845,2
Items not admitted	• • •	
Reserve (4 per cent)	1,734,802,274	181,676,5
Losses and claims not paid	12,054,679 668,200	752,3 130,0
Dividends unpaid	3,878,180	135,72
All other liabilities a	42,826,464	135,72 1,8 <b>8</b> 9,0
Total liabilities	1,794,239,797 261,315,751	184,583,77 25,081,8
POLICY ACCOUNT.		
New business written	1,120,628 1,908,085,679	4,064,1. 596,510,50
New business not taken	181,180,206	390,310,3
New business actually paid for	1,726,905,473	•••••
Whole life policies in force	6,228,331,274	******
All other policies in force a	2,472.744,250 868,221,327	• • • • • • • • • • • • • • • • • • • •
Total insurance in force	4,670,126	14,603,4
Total assets (including non-admitted it ms)	9,569,296,851 2,062,666,249	1,977,824,6 211,510,9
	a	. 211.710.0

a Where the various items of a few companies statements have not been classified, the total amounts have been included in these aggregates.

### EXHIBIT LIV.—COMBINED AGGREGATES.

Being the Combined Aggregates of the Financial Standing, etc., of the companies embraced in the preceding tables, compared with the Aggregates of ten preceding years.

	1903.	1902.	1901.	1900.	1890.
Number of companies	92	80	80	76	69
Capital stock	\$15,837,118	\$13,608,270	\$13,953,685	\$12,832,383	\$12,325,72
New premiums	81,386, <i>7</i> 21	76,284,309	68,317,212	62,276,138	57,683,67
Renewal premiums a	357,308,692 8,848,409	390,197,969	289,301,856 8,654,389	256,142,267	227.937.73
Received for annuities		10,464,319	8,654,389	6,305,549	6,220,85
Total premium income	447,543,822 87,012,754	406,046,597	366,273,457 70,701,859	324.723.954	291,842,26
Dividends, interest, etc	9,429,416	76,274,632 9,572,870	8,906,917	64,949,130 8,224,554	61,039,13 7,450,52
All other receipts a	9,653,908	11,733,606	12,083,521	2,705,619	5,036,13
Total interest and other income	106,096,078	97,581,108	91,692,297	75,879.303	73.525.79
Total income Expenditures.	553,639,900	504.527.705	457,965,754	430,603,257	365,368,06
Paid for death losses	131,735,795	118,400,319	117,884,361	100,721,179	96,219,58
Paid for matured endowments	24,594,036 5,566,948	22,419,860 4,868,841	21,270,644	18,334,679	15,379,67 3,684,67
Annuities paid Paid for surrendered, lapsed and	5,566,948	4,868,841	4,429,412	4,122,070	3,684,67
purchased policies Dividends to policyholders	32,596,905 31,348,388	27.333,937 26,860,764	24,561,686 24,252,386	22,649,771 22,859,902	23,365.73 21,368,31
-					
Total payments to policyhold's Dividends to stockholders	225,842,072	199,883,721 861,808	192,398,489 810,862	168,687,601 1,028,421	159,987,686 826,566
Commissions, salaries and travel-	909,721	801,008	810,802	1,020,421	020,500
ing expenses of agents Medical fees, salaries and other	85, <b>0</b> 59,554	77.924,243	69,124,511	61,281,899	56,234,846
charges of employes	17,809,940	16,536,598	14,689,897	13,033,892	11,857,960
All other expenditures a	30,899,267	26,759,902	25,805,747	23,548,287	21,389,05
Total expenses of management	134,678,482	122,082,551	110,431,017	98,892,499	90,308,43
_ Total expenditures	360,520,554	321,966,272	302,829,506	267,580,100	250,296,121
Excess of income over expen	193,119,346	182,561,433	155,136,248	133,023,157	115,071,94
Real estate owned	178,185,960	170,152,287	165,530,075	158,119,116	153,851,22
Rond and mortgage loans	623,691,963	573,262,009	532,204,484	501,498,988	467,948,48
Bonds owned*	897,722,617	872,087,030	5.687.978	7,190,565	9,811,46
Stocks owned*	165,249,187	131,751,255	889,421,058	794,631,743	727.393,89
Collateral loans	66,807,783	61,000,012	05,300,980	64,488.774	50,290,50
Premium notes and loans  Cash in office and banks	158,567,609	127,927,668	108,438,671	88,500,575	20,836,55
Net deterred & unpaid premiums	110,539,656	95,783,955 38,904,365	88,767,719	75,439,906 33,268,627	67,403,610
All other assets	43,312,581 21,143.827	20,954,270	34,327,172 20,046,842	19,275,879	29,343,92 18,328,73
Total admitted assets	2,265,221.193	2,091,822,851	1,910,784,985	1,742,414,173	1,595,208,40
Items not admitted	8,955,972	12,837,174	10,649,616	1,742,414,173 12,248.539	10,664,02
Reserve	1,916,478,853	1,737,980,922	1,583,763,720	1,443,452,319	1,322,485,26
Losses and claims not paid	12,817,034	12,010,342	11,665,499 951,808	9.863,395	9,169,441
Claims resisted	798,274	740,835	951,808	998.966	1,116,92
Dividends unpaid	4,013,904	3,512,429	3,985,324	3.597,670	3 211,40
All other liabilities a	44,715,506	43,892,333	39,922,955	35,466,359	29,890.91
Total liabilities	1,978,823,571	1,798,136,861	1,640,289,306	1,493,378,709	1.365,873,943
Surplus to policyholders POLICY ACCOUNT.	286,397,622	293,685,990	270,495,679	249,035,464	229,334,465
New business written	1,908,085,679	1,726,754,525	1,595,600,732	1,407,609,490	1,324,041,32
New business not taken	181,180,206	102,002,839	174,148,643	127,344.053	140,550,821
New business actually paid for	1,726,905 473	1,564,091,686	1,421,452,089	1,280,265,437	1,177.490,50
Whole life policies in force	6,228,331,274	5,708,020.831	5,284,970,243	4.790,345,009	4,379,066,158
Endowment policies in force	2,472,744,250 868,221,327	2,190,960,029 799,607,052	1,897,869,217 770,180,034	1,664,450,374 638,425,015	1,460,417,893 642,039.912
Total insurance in force	0 560 006 8==		5 052 070 401	*7 002 2TT 2CS	6 487 500 ch
Industrial business written	9,569,296,851 596,510,916	8,698,587,912 611,979,938	7,953,019,494 598,581,935	7,093,211,398 566,001,576	6,481,523,963 519,380,207
Industrial insurance in force	1,977,824,624	1,806,894,473	1,640,827,454	1,468,928,342	1,292,756,049
		•	·		

^{*} Prior to 1902 figures represent United States bonds and other stocks and bonds. 

Where the various items of few companies' statements have not been classified, the total amounts have been included in these aggregates.

### EXHIBIT LIV .- COMBINED AGGREGATES .- Continued.

Being the Combined Aggregates of the Financial Standing, etc., of the companies embraced in the preceding tables, compared with the Aggregates of ten preceding years.

1898.	1897.	1896.	1895.	1894,	1693.
60	56	57	56	56	56
\$12,065,339	\$12,047,400	\$12,471,350	\$12,208,450	\$6 \$11,694,990	\$11,202,22
46,928,795	46,338,229	40,687,247	44,516,899	36,421,829	38,590,24
205,682,822 5,043,541	190,950,854 6,058,866	182,237,826 5,044,290	171,608,020 3,588,389	170,632,658 2,587,238	156,403,68 1,976,96
257,655,158	243.347.949	227,969,363	219,713,308	209,641,725	196,970,89
57,864,151	54,179,682	49,332,564	46,345,030	44,163,219	40,409,93
6,709,833	5,955,286	5,512,146	46,345,030 4,888,639	4,701,819	4,015,77
3,222,992	1,462,758	912,782	981,732	3,452,348	330,89
67,796,976	61,597,726	55,757,492	52,215,401	52,317,386	44,756,60
325,452,134	304,945,675	283,726,855	271,928,709	261,959,111	241,727,50
82,6 <u>5</u> 9,450	78,593,304	77,295,107	73,104,298	69,300,675	66,610,98
13,962,245	12,351,140	12,303,068	10,845,200	8,342,198	8,484,35
3,381,641	2,978,179	2,633,198	2,401,040	2,340,298	2,255,41
26,776,440 20,024,746	26,944,258 18,538,827	26,731,568 17,216,067	23,346,071 15,439,834	23,628,295 14,811,781	20,215,29
146,804,522 866,437	139,405,708 771,779	136,179,008 856,301	125,136,443 815,997	118,423,247 816,528	112,658,94 842,84
45,971,205	<b>42,212,053</b>	39,989,016	40,501,177	40,845,960	34,959,13
10,313,366	9,339,006	8,886,073	8,651,561	8,873,836	7,500,77
18,563,258	17,259,028	16,632,720	14,679,021	13,331,025	14,472,16
75,714,266	69,581,866	66,364,110	64,647,756	63,867,349	57.774.92
222,518,788	208,987,574	202,543,118	189,784,199	182,290,596	170,433,86
102,933,346	95,958,101	81,183,737	82,144,510	79,668,515	71,293,64
144,630,736	137,990,042	135,051,096	125,059,007	117,044,685	105,348,45
455,086,119	452,290,165	442,035,471	412,435,028	393,776,029	374,483,61
12,843,555	14,690,698	21,487,314	16,242,266	15,399,159	4,754,74
640,013,623	533,970,742	477,119,630	459,143,913	404,398,579	364,485,42
43,545,539 57,258,660	44,489,942 51,962,850	38,456,686 44,833,176	29,049,258	30,508,076	33,557,57 27,669,17
68,860.741	61,428,240	46,075,39I	35,524,530 47,483,622	30,839,727 47,989,794 21,804,724	45.153.25
26,186,541	22,161,530	24,177,975	21,940,381	21.804.724	22,209,10
14,225,804	15,918,989	14.324.374	12,994,984	11,321,671	10,276,37
1,462,651,318	1,344,903,198 8,315,831	1,243,561,111 8,583,521	1,159,873,889	1,073,156,679	987,937,72
9,049,586	8,315,831	8,583,521	8,352,791	11,012,259	987,937,72 10,683,65
1,202,509,993	1,118,620,571	1,047,656,922	980,248,946	914,619,283	853,072,29
7,829,763	7,447,339	6,510,034	6,085,268	6,246,764	6,933,14
816,462	1,070,479	1,107,898	1,026,345	1,104,123	851,45
2,802,573 31,829,454	2,542,534	2,360,692 8,005,738	2,274,267	2,114,815	2,019,11
····	11,134,097	8,905,738	8,033,700	6,852,770	5,724,28
1,245,788,245 216,863,073	1,140 815,020 204,088,178	1,066,541,285 177,019,826	997,668,526	930,937,755 142,218,924	868,600,29 119,346,62
		,			1
1,059,645,104 128,366,545	953,306,017 107,958,814	827,951,111 93,667,715	894,575,268	1,014,575,827	1,090,002,10
931,278,559	845,347,203	734,283,396	100,707,795 793,867,473	229,535,062 785,040,765	224,627,70 865,374,40
4,004.063,561	3.746,738,989	3,556,529,397	3,464,535,925	3,345,071,516	3.299,387,85
1,305,851,567	1,221,685,756	1,160,506,463	1,127,315.645	1,072,067,282	1,035.524,75
405,043,940	362,053,313	338,913,738	1,127,315,645 325,836,640	345,960,271	290,290,00
5,714,959,068	5,330,478,058	5,055,949.508	4,917,688,210	4,763,099,069	4,628,939,12
422,164,810	414,722,127 995,642,014	360,908,034 887,117,984	382,064,588 820,746,562	573.672,395 803,067,595	344,546,64 662,647,36
1,110,078,702					

### EXHIBIT LV.-INCREASE IN AGGREGATES.

Showing the annual increase in the Combined Aggregates of the companies transacting business during the past ten years; also the total increase for the period.

	Increase in 10 Years.	1903.	1903.	1901.	1900.
	(1994-1903.)				
Number of companies	. 36	12	. —	4	7
Capital stock	36 \$4,634,898	2,228,848	<b>—\$</b> 345,415	\$1,121,302	7 \$506,65
New premiums	42,796,473	5,102,412	7,967,097	6,041,074	4.592,46
Renewal premiums a	200,905,010	37,110,723	30,896,113	33,159,589	28,204,53
Received for annuities	6,871,441	-1,615,910	1,809,930	33,159,589 2,348,840	84,69
Total premium income	250,572,924	40,597,225	40,673,140	41,549,503	32,881,69
Dividends, interest, etc	46,602,823	10,738,122	5.572.773	5,752,729 682,363	3,909,99
Received for rents	5,413,637	— <u>143,454</u>	665,953	682,363	774,02
•	9,323,011	-2,079,698	-349.915	9,377,902	-2,330,51
Total interest and other income.	61,339,471	8,514,970	5,888,811	15,812,994	353,50
Total income EXPENDITURES.	311,912,395	49,112,195	46,561,951	57,362,497	33,235,19
Paid for death losses	65,124,811	13,335,476	515,958	17,163,182	4,501,59
Paid for matured endowments Annuities paid	16,109,680	2,174,176 698,107	1,149,216	2,935,965	2,955,00
Paid for surrendered, lapsed and pur-	3,311,532 12,381,612	5,262,968	439,429	307,342	437.39
chased policies	12,301,012	3,202,900	2,772,251	1,911,915	<b>-715.96</b>
Dividends to policyholders	16,255,496	4,487,624	2,608,378	1,392,484	1,491,58
Total payments to policyholders	113,183,131	25,958,351	7,485,232	23,710,888	8,699,91
Dividends to stockholders	66,875	47,913	50,946	<del>-217</del> ,559	201,85
penses of agents	50,100,420	7,135,311	8,799,732	7,842,612	5,047,05
Medical fees, salaries and other	10,309,164	1,273,342		1	
charges of employees	16,427,099	4.139.365	1,846,701 954,155	1,656,005 2,257,460	1,175,92 2,159,25
Total expenses of management.	76,903,558	12,595,931	11,651,534	11,538,518	8,584,06
Total expenditures	06 60-				
Excess of income over expenditure.  Assets.	190,086,689 121,825,706	38,554,282 10,557,913	19,136,766 27,425,185	35,249,406 22,113,091	17.283,97 17,951,21
Real estate owned	72,837,506	8,033,673	4,622,212	7,410,959	4,257,89
Bond and mortgage loans	249,208,351	50,429,954	41,057,525	30,705,496	33,550,50
*Bonds owned* Stocks owned	693,731,630	25,635,587	\$ 81709,846	-1,502,587	-2,620,90
Stocks owned		33,497,932	26019,403	94,789,315	67,237,84
Premium notes and loans	33,250,204 130,898,438	5,807,771 30,639,941	-4,360,974 19,488,997	872,212 19,938,096	14,198,27 17,664,02
Cash in office and banks	65,386,409	14,755,711	7,016,236	13,327,813	8,036,29
Net deferred and unpaid premiums	21,103,474	4,408,216	4,577,193	1,058,545	3,924,69
All other assets	10,858,257	189,557	907,428	770,963	947.4
Total admitted assets  Items not admitted  LIABILITIES.	1,277,274,269 —1,727,680	173,398,342 —3,882,202	181,037,866 2,187,558	168,370,812 —1,598,923	147,205,76 1,584,51
Reinsurance reserve	1,063,406,559	178,407.031	154,217,202	140,311.401	120,967,05
Losses and claims not paid	5,883,890	178,497,931 806,692	344,843	140,311,401 1,802,104	693,95
Claims resisted	-53,185	57-439	-210,973 -472,895	<b>-47,158</b>	<b>—117.95</b>
Dividends unpaid	1,994,787 38,991,222	501,475 823,173	-472,895 3.969,378	387,654 4,456,586	386,26 5,575,44
		31-73	3.959.375	4,430,300	3,3/3,44
Total liabilities Surplus to policyholders	1,110,223,273 167,050,996	180,686,710 7,288,368	157,847,555 23,190,311	146,910,597 21,460,215	127,504,76 19,700,99
POLICY ACCOUNT.			j l		
New business written	818,083,572	181,331,154	131,153,793	187.001.242	83,568,16
New business not taken	43.447.408	18,517,367	-11485,804	187,991,242 46,804,590	-19206,76
New business actually paid for Whole life policies in force	861,531,070	162,813,787	142,639,597	141,180,052	102,774.03
Whole life policies in force	2,928,943,418	520,310,443	423,050,588	494,625,234	102,774.93 411,278,85
Endowment policies in force		281,784,221	293,090,812	233,418,843	204,032,48
All other policies in force a	577,931,324	68,614,275	29,427,018	131,755,019	-3,624,89
Total insurance in force	4,944,094,239 251,964,268	870,708,939	745,568,418	859,808,096	611,687,43
Industrial business written	251.064.26R	-15,469,022	13,398,003	32,580,359	46,621,36
Industrial insurance in force	1,315,177,260	170,930,151	166,067,019	171,899,112	176,172,30

a Where the various items of a few companies' statements have not been classified, the total amounts have been included in these aggregates. Prior to 1902 figures represent United States bonds owned and other stocks and bonds.

EXHIBIT LV.-INCREASE IN AGGREGATES.-Continued.

Showing the annual increase in the Combined Aggregates of the companies transacting business during the past ten years; also the total increase for the period.

189 <b>9</b> .	18 <b>98</b> .	1897.	189 <b>6.</b>	1895.	18 <b>94.</b>
9	-4	-1	ī	<b>A</b>	
\$260,389	\$17,939	<b>\$</b> 423,950	\$262,900	\$513,460	\$492,770
10,754,875	590,566	5,650,982 8,713,028	-3,829,652	8,095,070	-2,168,077
22,254,844	14,731,968 —1,015,325	8,713,028 1,014,576	10,629,806 1,455,901	975,362 1,001,151	14,229,976 610,270
1,177,317	-1,015,325		1,455,901		010,270
34,187,106	14,307,209 3,684,469	15,378,586	8,256,055 2,987,534	10,071,583 2,181,811	12,670,827
3,174,986 740,692	754,547	4,847,118 443,140	2,907,534 623,507	186.820	3 ,753,288 <b>686,</b> 040
1,813,144	1,760,234	549,976	68,950	<b>-2,47</b> 0,616	3,121,451
5.728,822	6,199,250	5,840,234	3,542,091	<b>— 101,985</b>	7,560,779
39.915,928	20,506,459	21,218,820	11,798,146	9,969,598	20,231,606
13,560,137	4,066,146	1,298,197	4,190,809	3,803,623	2,689,691
1,417,430	1,611,105	48,072	1,457,868	2,503,002	-142,158
303,032	403,462	344,981	232,158	60,742	84,882
-3,410,705 1,343,570	— 167,818 1,485,919	212,690 1,322,760	3,385,497 1,776,233	-282,224 628,053	3,413,002 —281.111
13,183,164 —39,871	7,398,814 94,658	3,226,700 —84,522	11,042,565 40,304	6,713,196   —531	5,764,306 —26,318
10,263,641	3,759,152	2,223,037	<b>—512,161</b>	—344,783	5,886,826
1,544,600	974.360	452.022	234,512	-222,275	1,373,060
2,825,789	1,304,230	452,933 626,308	1,953,699	1,347,996	-1,140,143
14,594,169	6,132,400	3,217,756	1,726,354	780,407	6,092,425
27.777.333	13,531,214	6,444,456	12,758,919	7,493,603	11,856,730
12,138,595	6,975,245	14,774,364	<del>960,773</del>	2,475,995	8,374,876
9,220,487	6,640,694	2,938,946	9,992,089	8,014,322	11,696,231
12,862,366	2.795,954 —1,847.143	10,254,694 —6,796,166	29,599,443 5,245,048	18,659,999	19, <del>2</del> 92,417 10,644,414
-3,032,087 87,380,272	106,042,881	56,851,112	17.975,717	843,107 54,745,324	39,913,150
6,744,961	<del>944,403</del>	6,033,256	9,407,428	54.745.334 —1,458,818 4,684,803	-3,049,503
6,744,961 13,577,894	5,295,810	6,129,674	9,407,428 9,308,646	4,684,803	3.170,556
-1,457,125	7,43 <b>2,50</b> I	15,352,849	—1,408,23 <b>1</b>	—500,172	2,836,537
3,157,388	4,025,011 —1,693,185	-2,016,445	2,237,594	135,657	-404,383
4,102,934		1,594,615	1,329,390	1,673,313	1,045,301
132,557,090 1,614,436	177,748,120 733,755	101,342,087 —267,690	83,687,222 230,730	86,717,210 2,659,468	85,209,755 328,607
	100 100			1	
119.975.270	83,889,422	70,963,649	67,407,976	65,629,663	61,546,989
1,339,678	382,424 —254,017	937.305	424,766	—I6I,496	080,380 oro 664
300,460 408,832	260,039	-37,419 181,842	81,553 86,425	-77,778 ISO 452	95.608
-1,938,542	20,695.357	2,228,359	86,425 872,038	159,452 1,180,930	61,546,989 —686,380 252,664 95,698 1,128,486
120,085,698	104,973,225	74,273,735 27,068,352	68,872,759	66,730,771 19,986,439	62,337,457 22,872,298
12,471,392	11,774,895	27,068,352	14,814,463	19,986,439	22,872,298
964,306,222	106,339,087	125,354,906	-66,624,157	—I20,000,559	-75,426,280
264,396,222 18,183,276	20,407,731	14,291,099	7,040,080	—128,827,267	4,907,358
246,212,946	85,931,356	111,063,807	50.594.077	I RRomf≪nR I	4,907,358 80,333,638 45,683,660
375,002,597	257,324,572 84,165,811	190,209,682	91,993,382 33,190,818	119,464,409 55,248,363	45,683,660
154 566,326	84,165,811	61,179,293	33,190,818	55,248,363	36,542,529 -55,670,268
236,995,972	42,990,627	23,139,575	13,077,098	-20,123,031	
766,564,895	384,481,010 7,442,683	274,528,550 153,814,093	138,261,298 21,156,554	154,589,141 —191,607,807	134,159,949
97,215,397 182,677,340	114,436,688	68,524,030	66,371,422	17,678,967	229,125,747 104,420,231
		, <del>,,</del> ,-	· ~~,J/~,¬		

### EXHIBIT LVI.—TABULATED RESULTS OF EIGHTY-SIX AMERICAN LIFE IN

1	şį.		Insuranc	RECEIPTS FROM ORGAN			
COMPANIES.	Years in Business.	Number of Policies in Force Jan. 1, 1904.	Amount in Force Jan. 1, 1904.	Total No. Policies Issued from Organ- ization to Jan. 1, 1904.	Total Insurance Issued from Organization to Jan. 1, 1904.	Premium and Annuity Receipts.	Interest, Rents, etc.
			s		s	\$	s
Mutual of N. Y	61	a598,972	<b>41,445,228,68</b> 1	1,375,044	3,750,059,078	947,606,290	276,669,393
New England New York Life	60	58,312 #812,711	145,379,872 a1,745,212,899	162,224	492,103,062	108,386,814	36,564,375 181,101,667
Mutual Benefit	59 59	141,504	333,674,876	365,214	3,980,326,844 945,674,285	769,595,907 250,884,770	86,719,605
State Mutual	57	38,248	100,902,399	77,840	205,648,209	46,428,000	11,683,210
Connecticut Mut.	57	70,150	166,504,486	246,593 274,861	644,152,133	227,347,886 128,836,252	106,060,963
Penn Mutual Union Mutual	57	129,317	308,786,092 457,385,198	274,861 168,227	696,294,711 307,653,084	128,836,252 48,409,428	33,524,625 13,421,782
United States	54 53	439,327 20,989		114,646	281.444.243	38,236,240	11,581,725
Ætna Life	53	131,256	44,143,344 225,765,843	404,205	281,444,243 789,001,568	172,597,618	63,661,234
Manhattan	53	32,699	72,641,987	138,757	370,847,892	65,065,375	23,220,018
National of Vt Phœnix Mutual	53	63,460	125,692,778	150,087	305,160,638	54,895,075	12,449,422
Massachus ts Mut	53 52	46,077 73,202	76,663,067 169,668,456	197,944	370,965,882 471,968,834	60,749,529 81,826,765	20,754,696
Berkshire	52	23,849	60,766,778	71,806	177,274,897	37,186,589	8,933,181
German Mutual.	46	606	1,216,042	1,869	3,755,312	1,037,844	913,464
Northwest'n Mut.	45	<b>a28</b> 0,443	a662,851,194	565,449	1,362,810,714	303,927,112	92,663,112
Equitable of N.Y. Home of N.Y	44	513,965 <i>a</i> 38,105	1,409,918,742 a69,410,582	1,327,294	4,406,942,251 240.462,799	799,711,049	189,004,697
Washington	44	34,651	65,468,869	150,725	329,153,577	42,509,231 59,401,336	16,414,267
Germania	43	a 61,020	a 98,531,468	170,487	300,413,823	79.737.171	25,121,587
John Hancock €	41	#1,395,779 0 55,933	#216,375,960 #103,298,426	# 4,820,630 0 137,156	# 662,148,073 0 236,003,128	100,071,170	10,676,156
Provident L. & T	39 38	57,044	150,548,435	112,382	333.523,748 72,767,754	89,808,046	27,138,702
Connecticut Gen. Maryland	38 38	16,300 4,268	23,526,066 8,276,294	46,391 14,283	72,767,754 27,861,786	11,077,972 5,861,440	3,666,198 2,283,776
Travelers	37	<i>a</i> 53,955	a 132,761,412	140,004	355,137,574	50,941,713	18,422,860
Metropolitan e	37	# 7,187,345	#1,059,875,827	# 25,670,025	# 3,574,716,973	367,920,539	28,374,800
Union Central	37	0 336,570 108,614	## 282,505,630 ## 197,040,899	0 769,878 279,709	# 657,461,688 547,052,722	66,602,374	17,560,424
Equitable of Iowa		15,072	21,148,031	27,029	39,703,561	6,129,613	1,950,229
Hartford Life	37	# 40,579 # 20,004	073,286,547 #2,873,146	0 147,502 # 71,621	# 10,633,245	34,625,056	2,706,401
Michigaa Mutual	36	1 '	42,804,923	106,119	165,112,181	22,098,835	5,273,037
Pacific Mutual	36	32,719 30,186	48,673,410	73.379	93,098,333	19,468,979	4,341,976
Nat'l of U. S. A.	35	1 27.656	40,034,584	91,879	149,271,439	11,765,199	8,174.968
Presbyter'n Min.s		a 5,616	a 8,203,953	8,609 # 19,836,638	13,208,337 # 2,326.110,763	2,161,449	820,982
Prudential e	28	# 5,176,456 o a 270,851	# 613,935,910 0 a 317,322,903	0 499,605	0 554,897,434	248,936, <del>27</del> 6	17,276,574
Provident Sav'gs.	28	43,351	105,138,035	167,281	482,378,169	40,862,720	2,498,757
Fidelity Mutual	25	a 49,699	& 100,340,547	131,954	289,544,597	24,508,221	1,567,190
Mutual Reserve.	23	a 60,912	a 119,596,827	352,286	908,184,002	79,639,547	5,077,108
Royal Union Des Moines Life .	18	7,790 11,917	12,783,263 18,080,654	16,395 39,284	28,871,908 58,859,249	2,222,579 3,491,888	617,643 658,888
Franklin Life	18	16,713	26,387,192	44,941	66,768,591	4,522,286	1,306,504
Sec. Mut., N. Y.	17	a 22,071	a 42,386,784	55,983	107,054,572	7,099,802	1,112,323
Bankers of Neb.	17	7.077	11,594,847	14,342	24,542,192	1,543,968	182,010
West.& South'n	16	# 209,623 # 3,578	# 22,223,035 0 3,492,250	# 1,041,185 0 6,700	# 99,394,202 0 6,549,000	5,921,990	258,530
Register L. & A	15	2,556	3,340,530	4,484	5,846,040	545,404	36,916
State Life	9	17,247	49.713.796	32,209	91,795,000	5,555,213	216,741
Security T.and L. Central of U.S.A	8	9,472	17.154,338	27,147	57,050,479	4,737,882	1,958,615
Reserve Loan	7	3,005 2,825	4,363,786 5,439,650	4,802 4,614	6,801,187 9,276,584	497,503 626,100	21,599 11,752
Colonial e	6	# <b>7</b> 0,076	# 8,028,103 # 2,517,715	# 264,127 0 6,332	# 29,760,016 0 5,582,215	1,109,514	827,874
		0 2,743					

### SURANCE COMPANIES FROM THEIR COMMENCEMENT TO JANUARY 1, 1904.

ATION.	Pay	MENTS TO POL	ICYHOLDERS S	INCE ORGANIZA	TION.		1
Total Receipts.	Death Claims.	Endowments and Annuities.	Purchased Policies. Surrender Values.	Dividends to Policy- holders.	Total Pay- ments to Policy- holders.	Admitted Assets, Jan. 1, 1904.	Surplus, Jan. 1, 190
			_			,	
\$ , <b>224,2</b> 75,683	\$ 289,093,447	76,818,142	\$ 154,953,745	\$ 110,020,707	630,886,041	401,821,662	\$ 61,994.84
144,951,189	44,645,376	8,980,695	14,959,798	19,974,300 73,420,803	88,560,169	35.784,011	3,210,7
950,697,574 337,604,375	196,456,055	73,289,556	71,393,410	73,426,803 60,610,028	414,565,824 208,566,606	352,652,048	6,646,7
58,111,210	104,203,934	2,537,571	4,971,443	6,680,812	26,137,993	87,453,407 23,249,248	2,187,2
333,408,849	118,149,272 35,866,240	16,144,005	27,775,103 11,283,973	65,054.369 18,636,582	227,122,749	64,932,955	4,629,8
162,360,877 61,831,210		7.517.398 5.917.983	11,283,973		73,304,193	60,785,960	# 7,093,1 563,5
40.817.065	17,592,243	2,393,356	7,077,567 6,086,102	5.035,176 c 2,808,230	35,622,969 27,214,841	10,196,359 8,783,134	574.5
236,258,852	59,770,228	27,153,891	23,445,835	24,637,055	135,007,009	£ 68,155,179	\$ 6,611,1
88,285,393	32,076,762 12,869,881	3.554.897	8,910,765	7,638,016	52,180,440	17,687,605	1,759,8 2,924,8
82,433,806	24,412,498	1,963,903 4,961,261	7,227,582 6,273,097	3,235,138 11,569,353	25,296,504 47,216,209	28,360,350 17,011,162	715.2
67,344,497 82,433,806 102,581,461	25,069,593	4,197,225	8,477,254	12,116,285	49,754,485	33,590,999	715,7 2,635,7
46,119, <i>77</i> 0	10,010,307	3,318,120	6,779,650	5,440,588	25,548,665	12,693,704	844,3
1,951,308	768,622	60,145	85,468	149,667	1,063,902	532,140	143,6
396,590,224 988,715,746	72,249,120 238,772,216	19,036,216	93,470,235	45,202,204 75,024,554	158,176,624	178,200,625 379,704,790	75,614,7
55,069,612	13,493,216	3,566,341 8,393,762	4,271,110	5,828,705	27,159,372	15,102,841	1,126,
75,815,603	19,775,065	8,393,762	7,809,472	6,114,738	42,093,037	16,963,886	639,1
104,858,758	27,998,713	10,338,131	8,386,731	6,488,159	53,211,734	32,476,116	4,506,6
110,747,326	30,853,427	2,002,974	4,172,048	5,111,440	42,139,889	27,133,641	3,012,0
116,946,748	19,455,226	13,415,743	5,907,813	12,227,852	51,006,634 6,168,968	51,151,562	6,635,6
14,744,170 8,145,216	3,120,522 2,715,888	1,080,733 235,811	1,265,457 375,081	702,256 623,387	3,950,167	4,987,738 2,343,890	584,7 918,8
69,364,573	16,255.043	3,696,136	3,724,300	(5)	23,675,479	£ 40, 105,849	\$ 5,229,3
396,295.339	120,633,992	855,664	5,994,052	5,272,388	132,756,096	105,656,312	10,691,
84,162,798 8,079,842	12,795,667	3,362,819	7,550,033	3,113,037	26,821,556	38,630,328	6,014,
	1,064,597	277,371	495.76I	633,915	2,471,644	3,616,640	554.
37.33 ¹ .457	22,875,993	58,490	930,665	1,314,853	25,180,001	3,314,685	897,
27,371,872	5,878,826	1,458,364 1,368,880	2,561,406	1,319,727	11,218,323	8,355,078	454.9 # 836,9
23,810,955 19,940,167	5,365,841 4,878,973	373,389	2,301,500	1,446,247	10,482,468 8,677,120	4 6,385,413 4,694.796	1,198,
2,982,431	589,507	297,015	132,307	13,633	1,032,462	1,804,154	438,
266,212,850	71,681,989	259,929	4,462,746	3,089,334	79,493,998	72,394,760	10,193,
43,361,477	17,438,848	49,112	1,127,847	4.787.793	23,403,600	7,011,225	732,0
20,075,411	9,792,626	1,894	683,569	215,953	10,694,042	5,883,925	818,0
84,716,655 2,840,222	54,365,885	16,537 1,314	1,007,953	36,130	56,011,899 620,992	5,707,312 1,056,762	506,
4,150,776	413,764 1,558,114	-,3-4	169,775 93,254	1,203	1,652,571	1,083,977	109, 181,
5,828,790	1,568,668	l	345.145	21,514	1,935,327	1,890,136	307,5
8,212,125	2,398,584		45,649 58,848	50,268	2,494,501	1,988,870	591,2
1,726,584 6,180,520	223,242	•••••	1 .	2,432	284,522	739,820	164,5
582,320	1,511,038 57,737		9,963	41,367	1,521,001	1,074,654 228,820	112,2 32,4
5,771,954	857,563		104,009		1,150,997	2,205,636	
6,696,497	2,035,276		133,017	189,425 f13,655	2,181,948	2,323,726	390.5 548.
519,102	33.995 67,000		2,555		36,550	266,206	85.0
637,852			18,235	7,616	92,851	240,681	43.4
1,937,388	267,024		1,717	1,336	270,077	378,455	159.5

### EXHIBIT LVI.—TABULATED RESULTS OF EIGHTY-SIX

	și (		Insurance	B ACCOUNT.		RECEIPTS P	PROM ORGANI
COMPANIES.	Years in Business.	Number of of Policies in Force Jan. 1, 1908.	Amount in Force Jan. 1, 1908.	Total No. Policies Issued from Organization to Jan. 1, 1908.	Total Insurance Issued from Organization to Jan 1, 1908.	Premium and Annuity Receipts.	Interest, Renta, etc.
			\$		\$	\$	\$
Baltimore Life 🕫	6	# 105,587 0 1,385	* 7,770,477 ø I,139,292	# 324,280 0 2,556	# 30,797,153 ø1,916,075	3,119,813	150,208
Meridian L. & T.	6	1,164	2,008,965	2.023	3,561,815	183,405	53,764
Boston Mutual ø,	5	11,331	5,861,650	26,687	10,753,455	678.262	13,927
Illinois Life	5	22,752	36,526,136	30,039	50,483,456	2,918,742	4,558,963
Sec. Mut. of Neb.	5	2.295	2,901,376	3,863	4,831,426	238,608	4,159
Wisconsin Life.	5	1,640	2,385,947	1,920	2,768,483	250,781	19,523
Kansas City L. 🌶	5	1,819	2,155,100	3,495	4,658,600	350,817	23,782
B'nk's Reserve [p	5	2,435	6,911,500	3.000	4,658,600 8,663,750	624,471	31,612
American Life	5	1,591	2,155,425	3,013	3,503,675	231,048	13,072
Inter-State of Ind	5	2,827	7,760,335	4,978	12,975,361	1,116,845	249.734
American Cent	5	2,950	7,571,955	4,955	15,773,607	873,531	51,120
Bankers of N.Y.	5	10,591	22,245,145	27,446	31,918,285	3,028,528	227,622
Home of Delw. &	4	# 13,089	# I,470,000	# 34,719	# 4.394.453	140,178	22,674
South Atlantic	4	2,039	3,191,162	3,381	5,261,919	261,881	38.69x
Federal Life	4	2,227	4,590,208	5,319	11,093,266	301,063	34,246
Northw'n Nat'nal	3	44,770	39,655,365	56,409	59,237,564	4,541,734	3,426,117
Conservative Life	3	9,856	21,743,690	14,780	30,524,867	1,476,922	1,579,232
Minnesota Mut.	3	5,827	15,874,348	3,996	10,478,207	1,442,271	509,415
Liberal Life	3	637	1,769,000	975	2,945,000	122,202	9,122
Texas Life	3	154	139,400	211	179,000	33,104	38,825
Sec. L. & A., Pa.	2	1,003	4,163,250	1,044	4,321,750	137,007	18,984
Missouri State.	2	5,116	6,921,562	4,109	5,526,468	340,567	338,487
Inter-State of O.	2	1,275	2,033,297	2,046	3,180,579	113,324	51,187
Equitable Ind. e p	2	# 23,304	# 2,692,699 # 27,000	# 23,300 0 34	# 3,000,337 0 29,500	153,677	5,791
Sec. L. & A., N.C	2	9 31 784	2,040,900	1,000	2,558,800	149,339	27,039
Columbian N-47	١.	02,303	ø 6,754,200	0 3,112	ø 8,388,800	20=	*6* 0**
Columbian Nat'l.	I	# 18,756	<b># 2,630,959</b>	# 38,704	# 5,573,58I	287,445	161,912
Life Ass'n of Am.	1	T,292	4,698,000	1,363	4,995,500	51,633	158,40I
Mutual of Illinois	I	1,999 4,678	2,699,679	2,331	3,176,416	64,519	117.753
Pittsburgh L.&T.	1	4,678	6,004,257	5,229	0,643,007	152,097	391,208
Guaranty Mutual	I	681	344,500	885	468,250	15,652	15,000
Reliance Life	1	324	1,314,650	324	1,314,650	128,049	39,530
So'thwestern Life	1	1,236	1,773,250	1,416	1,966,500	38,746	164,180
Southern L. & T.	1	120	243,180	123	246,180	7,777	1,090
Columbia Life	<b> </b> –	98	194,000	114	230,500	7,320	29,309
Contentnea Life,	<b>—</b>	# 798	# 22,360	# 1,477	# 43,980	1,283	1,500
Volunteer State	-	166	541,000	169	552,000	12,175	50,000
Agg. (77 Cos.) # Agg. (9 Cos.) .v		<i>o</i> 4.684,578 <b>* 14,22</b> 0,817	0 9,473,427,277 # 1,937,898,476	0 11,464,473 8 52,126,706	0 26,408,052,946 # 6,746,572,776		

a Paid for business only. 5 Stock company. c In March, 1895, the quinquennial system of distributing the "Life Rate Endowment Plan," dividends upon these policies being left with the company to assist in maturing claims. AAII industrial business. I includes special reserve, \$5,899,189; surplus reserved funds, \$52,514,751; ment laws. s For the years company has been reporting to the Insurance Department. I including accident v Industrial companies. x Inclusive of \$3,774,354 accumulations on special forms. y \$25,897,879 surplus accumulations

### AMERICAN LIFE INSURANCE COMPANIES-Continued.

ZATION.	PAY	MENTS TO POL	ACYHOLDERS S	SINCE ORGANIZ	ATION.		
Total Receipts,	Death Claims.	Endowments and Annuities.	Purchased Policies, Surrender Values,	Dividends to Policy- holders.	Total Pay- ments to Policy- holders.	Admitted Assets, Jan. J, 1908.	Surplus, Jan. 1, 1908.
\$	\$	\$	\$	\$	\$	\$	\$
3,270,021	378,923	s 796,674	8,406		1,184,003	755,099	241,030
237,160	16,965		4,204	3,117	24,286	163,285	114,902
692,289	218,756		17,594	4,188	240,538	283,007	55,911
7.477.705	803,367	51,816	486,300	43,989	1,385,562	5,015,659	248,121
242,767	33,193	32,222	486,390 3,088	43,909	36,281	73,608	13,947
270,304	41,122		12,566		53,688	143,338	10,690
	45,564		4,316		40.880	212,500	114.558
374,599 656,083	31,500			26,706	49,880 63,712	205,808	24,171
244,120	4,620		5,416 18,100	344	23,064	118,880	63,778
1,366,579	61,479		153,817	311	215,296	841,833	201,983
	85,825		40,875	13,244	700.044	492,328	191,396
924,651 3,256,150	964,872	1	137,804	55,397	1,157,983	7 700 000	163,471
162,852	45,517	1	13/,004	33,30/	45 577	1,172,720 168,440	143,190
300,572	28,705				45,517 28,705	284,330	196,861
335,309	24,023		8,148		32,171	172,214	72,697
333.0			1	-0			-66.65
7,967,851	1,312,535 342,874 582,422	*******	139,850	58,039	1,510,424	5,199,634	366,465
3,050,154	242,874	å 4,766	15,554	27	/ 363,271	1,546,048	317,756
1,951,686	082,422	•••••	217,155	175.854	1,075,431	1,800,347	223,344
131,324	12,000	******	138	2,535	14,673	80,423	43,411
71,929	• • • • • • • • • • • • • • • • • • • •	•••••	1,008		1,008	148,351	120,918
155,991	2,060	•••••			2,060	202,723	143,285
679,054	100,330	•••••	34,688		135,018	479,549	145,172
164,511	21,500	•••••	319	2,995	24,814	166,516	101,628
159,468	40,859	•••••	•••••		40,859	124,953	118,578
176,378	28,411	20,553	•••••		48,964	148,161	100,133
449,357	20,176				20,176	537,367	321,849
210,034	3,000				3,000	377.735	300,917
182,272	2,500		294	l	2,794	272,050	233,981
543,305	26,258		2,445		28,703	643,484	340,133
30,632	1,000			•••••	1,000	13,228	8,577
167,579		l		l <b></b>		2,018,701	1,010,827
202 026	3,500				3,500	179,966	160,557
8.867	3,300				3,5	217,426	216,428
36,629					1	119,475	118,257
2,783	5	1		# 232	237	25,276	25,086
62,175					-37	242,918	240,681
6,205,711,217	1561,771,090	351,448,343	560,796,477	593,462,955	3,077,373,093	2,057,629,224	269,748,113
784,968,547	225,412,774		14,648,932	13,474,730	257,451,677	207,711,590	24,696,752

surplus was adopted.

# During the past twenty years the bulk of this company's business has been written upon them as endowments.

# Includes industrial insurance.

# Health insurance claims.

# Accident and health other funds, \$8,031,128.

# Industrial business.

# Ordinary business.

# Did business formerly under the assess-branch.

# Ordinary companies, but including ordinary business written and in force of industrial companies.

# Accident and health other industrial business.

# Accident and health other industrial companies.

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# Accident and health other

# EXHIBIT LVII.—BUSINESS IN FOREIGN COUNTRIES.

Showing the business of four American companies in countries outside the United States and Canada for the year 1903.

		Equitable.			MUTUAL.			NRW YORK LIFE.	.17E.		GERMANIA.			Totals.	
COUNTRY.	No. of Poli- cies in Force.	Amount of Insurance in Force.	Premium Receipts in 1906.	No. of Poli- cies in Force.	Amount of Insurance in Force.	Premium Receipts in 1908.	No. of Poli- cies in Force.	Amount of Insurance in Force.	Premium Receipts in 1908.	No. of Poli- cies in Force.	Amount of Insurance in Force.	Premium Receipts in 1908.	No. of Poli- cles in Force.	Amount of Insurance in Force.	Premium Receipts in 1908.
Europe Asia. Africa. Autralasia South America. Central America. West Indies. Metalo.	4 4.0 N. 4.4 87.77 4.89 7.74 4.89 7.70 7.70 7.70 7.70 7.70 7.70	186,783,604 18,380,795 19,388,799 30,196,620 44,948,879 3,751,791 8,147,633 10,538,357	7.730.504 396.789 837.692 1,094.219 1,739.424 133.660 273.318	80 N.4	\$ 27,472,891 1,619,020 11,490,876 11,490,876 2,439,854 15,602,181	8,404,602 70,304,602 601,503 494,392 147,960	113 937 16,046 1,082 7,036 9,631 3,575 8,49	90,053.451 23,795,210 23,795,210 23,795,20 23,24,579 29,24,5791 24,15,791	\$ 1,214,009 236,646 599,506 1,296,784 81,432 469,914 525,499	<u> </u>	43,492,141 1,893,384 1,281,585 58,158	F, 893.384	290,711 19.787 13.185 27,704 17,860 1,622 6,680	\$ 746,812,087 33,774,935 41,054,953 54,451.593 72,192,608 5,946,820 80,022,668	32.086,843 1,687,062 1,687,062 1,188,077 3,036,208 215,092 891,192 1,968,898
and islands	1,569	5,370,484	201,518	:		:	ğ	3,371,948	8.792	:		:	2,493	8,742,432	210,310
*Totals, 1903. 103,683 1904 1905 197,780 1905 1905 191,910 1905 180,910 180,810,910 180,810,910 180,810,910 180,810,910 180,810,910 180,810,910 180,810,910 180,810,910 180,810,910 180,810,910 180,810,910	\$2.59.38 \$7.55.45 \$2.59.38 \$7.55.45 \$2.59.38 \$2.59.38 \$2.59.38 \$2.59.38 \$2.59.38 \$2.59.38 \$2.59.38 \$2.59.38	315,925,572 304,031,359 305,031,359 375,876,046 367,047,747 301,742,747 301,742,143 301,742,143 301,577,101 301,804 301,111,894 301,111,894 301,111,894 301,311,894 315,079,331	12.957.290 11.15.05.290 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 10.15.00 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* Losses pald in foreign countries in 1901, \$15,887,164; 1908, \$16,088,075; 1908, \$19,217,076.

## EXHIBIT LVIII.—PREMIUM RECEIPTS, ETC., SINCE ORGANIZATION.

Showing the Premium Receipts and Payments to Policyholders since organization; also the present Gross Assets of the Companies, a column showing the Total Benefits to Policyholders and the Ratio of Total Benefits to Total Premium Receipts.

Rank. #	NAME OF COMPANY.	Commenced Business.	Total Premium Receipts.	Total Pay- ments to Policyholders.	Present Assets for Protection of Policy- holders,	Total Benefits to Policyholders.	Ratio
			•		\$		مد
	Mutual of New York	1843	947,606,290	\$ 630,886,641	403,314,984	5 1,034,201,625	109.12
I	Mutual of New York. Equitable, New York.	1850	799,711,049	440,607,754	381,226,036	821,833,700	109.76
2	New York Pris	1845	769,595,907	440,607,754 414,565,824	352,652,048	767,217,872	99.69
3	Northwestern Mutual.	1858	303,927,112 250,884,770	158,176,624	178,247,789	230.424.412	110.70
4	Mutual Benefit	1845	250,884,770	208,566,606	87,517,498	296,084,104	118.02
5 6	Connecticut Mutual	1846	227,347,886	227,122,749	64.933.547	292,056,296	T28 45
7	Ætna Life	1850	172,597,618	135,007,009	68,127,704	203,134,713	128.45 117.62
	Penn Mutual	1847	172,597,618 128,836,252	73,304,193 88,560,169	61,116,236	134,420,429	104.35
9	New England	1844 1865	108,386,814	88,560,169	35,784,010	124,344,179	I04.35 II4.68
10	Provident L. and T	1865	89,808,046	51,006,634	51,189,642	102,196,276	113.80
11	Massachusetts Mutual	1851	81,826,765	40.754.485	22 500 000	80 045 494	101.85
12	Germania	1860	79.737,171	49.754.485 53.211.734	33,590,999 32,476,116	83,345,484 85,687,850	107.46
13	Mutual Reserve	<b>#</b> 1902	79.639.547	53,211,734 56,011,899	5,921,738	61,933,637	77.76
14	Union Central	1867	00,002,374	26,821,556	5,921,738 38,792,480	65,614,036	77.76 98.52
15	Manhattan	1850	65,065,375	52,180,440	17,807,225	69,987,665	107.58
16	Phoneir Matural	-9	60 5-5-5-5			6	
17	Phoenix Mutual Washington	1851 1860	60,749,529	47,216,209	17,011,162 17,010,760	64,227,371 59,103,797	105.72
18	National of Vermont	1850	59,401,3 <b>3</b> 6 54,895,075	42,093,037 25,296,504	28,363,798	53,660,302	99.50
19	National of Vermont. Travelers Union Mutual	1866	50,941,713	23,675,479	32,204,736	55,880,215	109.70
20	Union Mutual	1849	48,409,428	35,622,969	10,204,727	45,827,696	94.67
21	State Mutual	1845	46,428,000	26,137,993	23,249,248	40.387.941	TO6.28
22	Home Life of N. Y	1845 1860	42,509,231	27.150.372	15,181,294	42.340.666	106.38 99.60
23	Provident Savings	1875	40,862,720	27,159,372 23,403,600	7,281,139	30,684,739	75.09
24	United States	1850	38,236,240	27,214,841	7,281,139 8,795,053	49,387,241 42,340,666 30,684,739 36,009,894	94.17 81.98
25	Hartiord Life	1867	34,625,056	25,180,001	3,206,231	28,386,232	81.98
26	Berkshire	1851	37,186,689	25,548,665 10,694,042 11,218,323	12,726,068	38,274,733	102.94
27 28	Fidelity Mutual	#1899	24,508,221	10,694,042	6,195,988	16,890,030	68.02
	Michigan Mutual	1867	22,098,835	11,218,323	8,355,319	19,573,642 16,906,428	88.55 86.86
29	Pacific Mutual National of U. S. of A.	1868 1868	19,468,979	10,482,468 8,677,120	6,423,960 4,704,443	10,900,428	
30	National of U.S. of A.		11,765,199	8,077,120	4,704,443	13,381,563	113.66
31	Connecticut General	1865	11,077,972 7,099,802	6,168,968	4,987,770	11,156,738	100.72
32	Security Mutual, N.Y.	*1899 1867	7,099,802	2,494,501	2,265,267	4,759,768 6,106,602	67.03
33	Equitable of lowa	1807	6,129,613	2,471,644 3,950,167	3,034,958	0,100,002	99.64
34 35	Maryland	1865 *1899	5,861,440	1,150,997	3,634,958 2,363,199 2,242,781	6,313,366	107.70
33	State Life	2099	5,555,213	1,130,99/	3,242,701	3,393,778	61.09
36	Security T. & L	1895	4,737,882	2,181,948	2,370,589	4,552,537	96.10
37	Franklin Life	#1808	4,522,280	1,935,327	1,934,739	4,552,537 3,870,066	85.58
37 38	Des Moines Life	*1900	3,4QI,888	1,652,571	1,934,739 1,095,805	i 2,748,376	78.70
39	Bankers of N. Y	*1899	3,028,528	1,157,983 1,385,562	1,233,477	2,391,460	78.97
40	Illinois Life	1899	2,918,742	1,305,502	5,341,411	6,726,973	
41	Royal Union	1886	2,222,579	620,992	1,091,654	1,712,646	77.06
42	Presbyterian Min s		2,161,440	1,032,462	1,804,154	2,836,616	131.28
43	Bankers of Nebraska.	1759 1887	2,161,449 1,543,968 1,476,922	284,522	742,634 1,663,389	1,027,156	66.52
44	Conservative Life	1900	1,476,922	363,271	1,663,389	2,026,660	····
45	Minnesota Mutual	*1901	1,442,271	1,075,431	1,806,322	2,881,753	
46	Inter-State of Ind	#1899	1,116,845	215,296	857,279	1,072,575	96.06
47 48	German Mutual	l 18<8	1,037,844	1,063,902	532,220	1,596,122	I53.75
	American Central	1899	873,531 678,360	139,944	506,463	646,407	74.00 78.10
49 50	Boston Mutual Reserve Loan	*1899	626,100	139,944 240,538 92,851	289,423 258,277	529,961 351,128	78.10 56.07
<b>5</b> ~	•	*	,100			33-,1-20	35.07
51	Bankers Reserve Life.	*1903 1889	624,471	63,712	206,711	270,423	43.30
52	Register L. and A	1889	545,404	120,255	229,646	349,901	64.15
53	Central of U.S.A	1896	497,503	36,550	277,240	313,790	03.08
	<del></del>	<u>'                                     </u>			<u> </u>	<u> </u>	<u> </u>

^{*}Reorganized in this year. 

According to premium receipts.

For the years company has been reporting - o the Insurance Department.

### EXHIBIT LVIII.-PREMIUM RECEIPTS, ETC., SINCE ORGANIZATION-Com.

Rank.	NAME OF COMPANY.	Commenced Business.	Total Premium	Total Pay- ments to	Present Assets for Protection of	Total Benefits to	Ratio.
R E		Com	Receipts.	Policyholders.	Policy- holders.	Policyholders.	
			•	•	\$	•	%
S4	Kansas City Life	*1903	350,817	40,880	232,805	282,685	80.50
55	Missouri State	1901	340,567	135,018	540,880	675,907	•••••
54 55 56	Federal Life	1900	301.063	32,171	185,777	217,948	72.38
57 58	Columbian National	1902	287.445	20,176	547,005	567,181	•••••
58	South Atlantic	1900	261,881	28,705	314,409	343.114	130.99
59 60	Wisconsin Life	1902	250,781	53,688	144,220	197,908	78.91
61	Security Mut. of Neb. American Life	*1903	238,608	36,281 23,064	81,766 125,234	118,047 148,298	49.50 64.18
62	Meridian L. & T	*1900	183,405	24,286	174,228	198,514	108.23
63	Pittsburgh L. & T	1903	152,097	28,703	682,479	711,182	•••••
64	Secur. L.& A., N.C	*1902	149.339	48,964	149,161	198,125	132.67
65	Security L.& A. Phila.	1903	137,007	2,060	212,243	214,303	• • • • • •
66 67	Reliance Life	1903 *1902	128,049	74 600	2,066,970	2,066,970	81.04
68	Inter-State of Ohio	1902	122,202	14,673 24,814	84,356 174,860	99,029 199,674	or.u4
		-			1	299,074	•••••
69	Mutual of Illinois	1902	64,519	2,794	294,665	297,459	• • • • • • • • • • • • • • • • • • • •
70	Life Assoc. of Am Southwestern Life	1903	51,633	3,000	392,521	395,521	•••••
71 72	Texas Life	1903	38,746	3,500 1,008	159,833 148,351	163,333	
73	Eastern Life	* 1903	33,104 25,431	615	23,712	149,359 24,327	95.67
74	Guaranty Mutual	1903	15,652	1,000	13,218	14,218	
75	Volunteer State Mut.	1903	12,175	*******	242,918	242,918	
75 76	Southwestern L. & T	1903	7.777	•••••	711,986	711,986	• • • • • • •
77	Columbia Life	1903	7,320	•••••	122,221	122,221	•••••
78	Security Life & Acc	1903	1,060		12,804	12,804	
	Aggregates  Industrial Compunies.	••••	4,840,975,756	3,077,373,708	2,032,666,269	5,110,039,977	105.56
I	Metropolitan	1867	367,920,539	132,756,096	107,328,380	240,084,476	65.96
2	Prudential	1876 1862	248,936,276	79,493,998	72,446,611	151,940,609	61.04
3	Life Ins. Co. of Va	1802	100,071,170	42,139,889 5,292,987	27,238,536 1,570,468	69,378,425 6,863,455	69.31 56.82
					'	_	-
5 6	Western and South'rn	1888 *1898	5,921,990	1,521,001	1,074,654	2,595,655	43.83 62.66
	Baltimore Life Mutual of Baltimore	1898	3,119,813 2,261,280	1,184,003 1,233,148	771,153 331,174	1,955,156 1,564,358	69.18
<b>7</b>	Colonial	1898	1,109,514	270,077	378,455	648,532	58.42
9	Immediate Benefit	1897	346,834	104,000	i	151,352	43.68
10	Equitable Industrial	*IQ02	153,677	40,859	47,343 129,987	170,846	43.00
11	Home Life of Del	1899	140,178	45.517	129,699	175,216	
12	Providence Life	1899	31,590	14,641	38,983	53,624	
13	Contentnea Life	1903	1,283	237	25,473	25,710	
	Aggregates		742,096,783	264,096,498	211,510,916	475,607.414	64.09
	Combined Agg		5,583,072,539	3,341,470,206	2,244,1 <b>7</b> 7,185	5,585,647,391	100.06

^{*} Reorganized in this year. † Figures are from 1829.

a According to premium receipts.

# ANCIENT ORDER OF UNITED WORKMEN.

SUMMARY OF INCOME AND EXPENDITURES FROM 1890 TO 1993 INCLUSIVE.

•		Income.			Expenditures.		Average Number of	Death
YEAK ENDING.	Fees and Dues.	Beneficiary Assessments.	Total.	Claims Paid.	*Expenses Paid.	Total.	Certificates in Force for the Year.	per 1000 Members.
	**	•	6	6		69		
.06g1	373,160	4,744,226	5,117,386	4,762,157	361,674	5,127,831	251,862	10.33
	416,064	5,325,174	5,741,238	5,307,589	385,851	5,693,440	276,152	9.72 87.6
1898	476,745	6,080,714	6,557,459	6,051,021	462,515	6,477,536	308,575	10.19
1893	527,619	7,117,359	7.644,974	7,116,808	561,592	7,678,400	341,371	10.11
1894.	227,696	6,423,707	6,951.403	6,479,175	505.748	6,984,923	328,775	10.43
I895	562,538	7,336,347	7.898,885	7,313,839	588,948	7,902,787	354,389	10.48
1896.	631,501	7,598,977	8,230,478	7,479,767	626,415	8,106,182	366,998	0 0 0
1897.	120,699	7,920,988	8,574,009	7,761,934	653,490	8,415,424	347,990	10.86
1898.	205,170	7,795,935	8,501,105	7,815,228	618,807	8,434,035	300,006	11.32
1899-	774.918	8,308,536	9,083,454	8,335,574	777,004	9,113,568	389,808	11.36
I900	895,896	9,079,834	9.975,730	9,030,800	891,088	9,921,897	417,696	11.52
IgolIogI	112,020	9,079,834	10,745,712	9,463,275	819,262	10,292,537	427,426	3.8
Igo2	90,00	10,170,658	11,164,482	9,840,412	899,541	IO,759.953	451,510	11.8¢
1903	1,046,723	10,273,389	11,320,112	10,046,521	913,919	10,960,440	416,950	12. 2.
	_	_			_		_	

* Includes the expense accounts of the various Grand Lodges.

Total number of death claims since organization (October, 1868), to January 1, 1904... \$134,910,937

Total amount paid on death claims since organization (October, 1868), to January 1, 1904... \$134,910,937

Total amount of new business for year 1903... 1904... 9265,000

Total amount of protection January 1, 1904... 1904... 1904... 1904...

### GAIN AND LOSS

NAME OF COMPANY	ÆTNA Lipe,	BANKERS LIFE, NEW YORK.	Canada Lipe.	CENTRAL IOWAL
Divisible Surplus at Beginning of Year Loading Earned on Premiums and Annuities. Insurance Expenses Incurred. Percentage of Insurance Expenses to Loading.	1,701,084	\$239,018 \$25,985 \$67,666 118.45	\$850,488 486,950 775,496 159,27	\$52,197 57,494 75,075 130,60
Net Investment Earnings, Including Interest and Profit and Loss, Loss Investment Expenses	2.673.846	42,498 85,618 109.90	1,188,645 896,081 185,65	9,000 6,121 147,19
Expected Mortality Cost	1.621.268	266,672 261,288 96 08	1,071,920 782,894 72,99	88,418 12,858 88,49
Reserves and Dividends Released by Surrender and Lapse Surrender and Lapse Values Allowed Percentage of Reserves Returned on Surrenders and Lapses	848,555 674,064 79,48	88,669 96,068 77,44	195,897 99,894 50,71	2,496 1,199 48.00
Credits from Other Items		1,679	*******	<b>25,00</b> 0 <b>2,1</b> 74
Source of Net Gains or Losses— Gain or Loss from Loading. Gain or Loss from Mortality. Gain or Loss from Surrendered and Lapsed Policies. Gain or Loss from Surplus Interest. Gain or Loss from Other Sources.	88,885 849,910 174,491 488,158	41,681 5,489 7,601 8,815 1,679	-286,546 289,586 96,578 897,614	17,589 25,535 1,590 2,886 31,896
Total Realized Gain	1,869,174	-98,147	895,167	34,986
Increase or Decrease in Market Values	-283,810 1,085,864	-26,568 49,715	989,256 155,911	84,986
Surplus Applied During the Year	995,187 198,750 —108,578 8,289,557	95,897 75,549 168,471	66,480 78,508 10,929 861,367	2,000 32,986 85,183

NAME OF COMPANY	Germania Lipe.	HARTFORD LIFE.	Home Lipe.	MANHAT- TAN LIPE.
Divisible Surplus at Beginning of Year Loading Earned on Premiums and Annulties. Insurance Expenses Incurred. Percentage of Insurance Expenses to Loading.	1.091.238	\$418,550 561,989 658,880 112 48	\$1,812,708 598,282 765,281 139,20	\$1,756,979 685,159 885,677 136,85
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses. (a) Interest Required to Maintain Reserve (b) Percentage of (a) to (b)	1,968,089	98,566 28,141 445.50	577,374 598,555 109.22	696,899 681,994 120,36
Expected Mortality Cost	906, <b>258</b> 670,178 78.97	1,590,789 1,598,106 101.08	717,445 516,858 71,96	861,081 660,888 75,85
Reserves and Dividends Released by Surrender and Lapse Surrender and Lapse Values Allowed Percentage of Reserves Returned on Surrenders and Lapses	496,074 885,900 67.57	138,489 6,589 5,59	814,941 151,988 48. <b>\$</b> 5	406,669 286,530 70.57
Credits from Other Items	7,515			20,55
Source of Net Gains or Losses— Gain or Loss from Loading. Gain or Loss from Mortality		-71,881 -17,817 116,980 76,495	178,990 201,098 163,009 48,819	\$80,488 210,536 119,539 64,984 82,537
Total Realized Gain	477,986	104,707	289,981	197,57
Increase or Decrease in Market Values	68,456 408,880	16,688 87,874	180, <b>347</b> 59,674	108,7¢ 96,681
Surplus Applied During the Year	469,483 94,000 77,668 9,541,251	78,675 40,000 	990,607 15,000 185,988 1,196,770	79,573 16,009 —1,740 1,754,889

### Exhibit for 1903.

Connecticut General.	CONNECTICUT MUTUAL	Conservative Life.	DES MOINES LIFE.	EQUITABLE, NEW YORK.	Equitable, Iowa.	FIDELITY MUTUAL.
\$259,740 118,089 208,848 176,98	\$6,379,998 1,095,568 969,051 84,76	\$801,222 281,714 859,899 197,76	\$145,794 950,584 215,585 86,08	\$78,841,679 14,568,640 14,081,741 96,70	\$410,894 186,675 182,890 97,64	\$629,669 1,112,015 1,092,785 ,96.29
188,151 165,677 78.75	2,359,568 2,112,788 106.69	58,685 87,675 148,50	24,798 94,795 100.00	18,648,177 10,899,088 196,05	161,905 116,517 138,86	288,996 190,078 123,56
221,545 142,189 64.16	2,421,490 1,940,009 80.14	195,644 118,701 58.14	264,529 154,224 60,60	15,817,811 18,765,474 89.89	160,944 94,069 58.46	1,877,970 987,552 68,09
78,619 53,164 67.63	644,285 581,394 90.34	117,909 91,174 77,78	45,399 96,579 58.55	8,914,892 7,484,119 88,88	44,588 94,549 55.11	154,557 199,429 79,18
7,889	17,171	11,191	145,888 280,696			946
90,819 79,406 26,455 48,526 7,889	155,912 481,411 68,891 189,780 17,173	78,185 81,948 96,085 16,010 11,191	84,999 100,815 18,890 8 85,298	480,899 1,559,887 1,480,708 2,819,189	4,855 66,875 19,991 44,688	19,230 489,718 83,198 42,918 —346
<b>—87,878</b>	857,166	84,619	68,844	6,888,078	185,909	588,748
89,982 51,909	769,090 88,146	84,619	68,844	8,060,680 8,889,896	185,909	15,016 518,789
29,098 12,000	1,888,885	78 18,000	88,500	5,588,969	200, <b>099</b> 7,000	880,852
10.817 270,557	-1,750,179 4,639,818	16,584 817,756	85,844 181,188	7,000 -2,962,864 71,578,815	71,790 838,584	188,880 818,062

MASSACHUSETTS MUTUAL.	Michigan Mutual.	Minnesota Mutual.	Mutual Benepit.	MUTUAL, NEW YORK,	NATIONAL, U. S. A.	NATIONAL, VERMONT.
\$2,586,400 1,523,000	\$154,270 888,070	\$466,688 188,880	\$6,680,071 2,628,867	\$68,139,228 18,232,104	\$58,891 450,080	\$2,571,218 966,698
1,179,628 77,46	481,568 199,58	987,417 177.95	2,150,069 81.96	14,641,491 110.65	768,085 170.69	1,200,908 194.95
1,210,688	860,740 809,217	75,204 54,082	8,591,958 8.094,687	14,676,481 18,650,850	102,261 98.889	1,129,722
105.67	116.66	189.19	118.60	115,97	108.45	118,02
1,778,000 1,143,986 64,20	442,828 818,659 72,08	285,264 204,885 71,82	4,912,109 8,873,426 78.85	16,926,052 18,658,813 80.68	258,062 189,289 74,80	1,868,706 828,607 60,42
			, , , , ,			
708,510 597,197 84.90	239,582 189,028 90.17	53,709 47,989 88.05	1,674,965 1,488,006 88.54	5,787,919 8,968,061 69.06	153,70 <b>2</b> 80,980 52,65	681,489 571,719 88.90
• 8,985	6,436	85.811			6.829	
	0,20	3,0	********		٠,۵۵	1
848,872 684,784	79,488 128,769	-104,087 80,879	478,815 1,068,688	-1,409,817 8,279,289	818,015 68,778	934,915 540,099
106,818 64,688 8,925	20,554 51,528 —6,436	6,427 21,172 85,811	191,949 497,966	1,774,858 1,926,081	73,773 8,873	109,790 172,189
1,158,097	109,922	81,870	2,181,218	5,568,961	184,497	687,798
296,111 989,916	4,896 105,526	11,477 48,847		8,7¥8,179 8,159,818	880,814 145,887	103,706 484,087
886,881	80,716	197,499	1,841,766	2,985,061	478	148,049
48,585	25,000 49,810	240,776		1	145.414	841,088
48,080 2,6 <b>39</b> ,985	49,810 <b>204,</b> 080	295,919	16,690 6,646,751	6,144,879 61,994,844	196,806	2 912,251

The minus sign (-) indicates a loss or decrease in such item.

### GAIN AND LOSS EXHIBIT

NAME OF COMPANY	New England.	New York Life.	NORTH- WESTERN MUTUAL
Divisible Surplus at Beginning of Year	\$8,504,606 1,135,592 1,108,745 96.18	16,890,858 17,146,069 101,90	5,477,681 5,834,408 4,457,184 76,56
Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses. (a) Interest Required to Maintain Reserve (b) Percentage of (a) to (b).	1,418,894 1,989,957 111,65	14,081,598 11,120,811 126,18	6,875,185 5,146,996 123.85
Expected Mortality Cost. Actual Net Mortality Percentage of Actual to Expected Mortality	1,644,981 1,228,700 74,40	17,814,298 18,206,898 74,18	6,999,987 4,174,581 66,27
Reserves and Dividends Released by Surrender and Lapse Surrender and Lapse Values Allowed Percentage of Reserves Returned on Surrenders and Lapses	781.018 68 <b>8.688</b> 87.40	11,147,608 8,647,841 77,56	8,414,145 2,975,073 87.15
Credits from Other Items	•••••	26,999	
Source of Net Gains or Losses— Gain or Loss from Loading Gain or Loss from Mortality Gain or Loss from Surrendered and Lapsed Policies Gain or Loss from Surplus Interest Gain or Loss from Other Sources	39,847 491,281 98,385 148,867	817,187 4,807,890 9,499,762 2,911,287 86,999	1,867,289 2,195,876 489,072 1,228,187
Total Realized Gain	700,880	9,674,958	5,159,904
Increase or Decrease in Market Values	417,879 288,451	+6,616,945 8,058,008	—77,187 5,082,767
Surplus Applied During the Year	578,458	8,058,008	4,945,684
Increase in Surplus Divisible Surplus at End of Year		•	187.188 5,614,764
		<u> </u>	
NAME OF COMPANY	STATE LIFE.	STATE MUTUAL	TRAVELERS.
	\$350,786 645,\$78 710,717 110.15		\$1,451,017 \$22,995 792,686 \$07.00
Divisible Surplus at Beginning of Year Loading Earned on Premiums and Annuities	\$350,786 645,978 710,717 110,15	\$2,884,875 848,479 888,014	\$1,451,017 382,965 792,686
Divisible Surplus at Beginning of Year Loading Earned on Premiums and Annuities Insurance Expenses Incurred Percentage of Insurance Expenses to Loading Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses (a) Interest Required to Maintain Reserve. (b)	\$850,786 645,978 710,717 110,15 78,157 58,711 148,45	\$2,884,875 848,479 848,014 97.00 1,019,967	\$1,451,017 882,985 792,686 907,00
Divisible Surplus at Beginning of Year Loading Earned on Premiums and Annuities Insurance Expenses Incurred Percentage of Insurance Expenses to Loading  Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses (a) Interest Required to Maintain Reserve (b) Percentage of (a) to (b).  Expected Mortality Cost	\$850,786 645,978 710,717 110,15 78,187 58,711 148,45 413,171 980,380 68,04 48,314 80,970	\$2,884,875 848,479 848,014 97,00 1,019,987 798,077 138,68	\$1,451,017 862,995 792,695 8077,00 1,871,412 1,074,898 187,58 1,275,087 1,060,749
Divisible Surplus at Beginning of Year Loading Earned on Premiums and Annuities Insurance Expenses Incurred Percentage of Insurance Expenses to Loading  Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses (a) Interest Required to Maintain Reserve (b) Percentage of (a) to (b)  Expected Mortality Cost Actual Net Mortality Percentage of Actual to Expected Mortality  Reserves and Dividends Released by Surrender and Lapse Surrender and Lapse Values Allowed	\$350,736 645,\$73 710,717 110,15 78,187 58,711 148,\$5 413,171 980,380 63,02 48,314 80,970 167,65	\$2,884,875 848,479 848,014 97,00 1,019,967 798,077 138,68 1,088,947 819,389 79,68 460,859 891,134	\$1,451,017 \$82,995 792,696 \$97,00 1,871,412 1,074,868 127,58 1,275,087 1,060,749 632,44 662,530 300,798
Divisible Surplus at Beginning of Year Loading Earned on Premiums and Annuities Insurance Expenses Incurred. Percentage of Insurance Expenses to Loading.  Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses. (a) Interest Required to Maintain Reserve. (b) Percentage of (a) to (b).  Expected Mortality Cost. Actual Net Mortality. Percentage of Actual to Expected Mortality.  Reserves and Dividends Released by Surrender and Lapse. Surrender and Lapse Values Allowed. Percentage of Reserves Returned on Surrenders and Lapses.  Credits from Other Items.	\$350,786 645,978 710,717 110,15 78,187 58,711 148,35 418,171 980,380 68,04 48,314 80,970 167,65	\$2,884,875 848,479 848,014 97.00 1,019,967 798,077 138,68 1,088,947 819,389 79,63 460,859 891,134 34,94	\$1,451,017 \$82,995 \$192,686 \$97,00 1,871,412 1,074,582 127,52 1,275,057 1,050,749 83,44 662,530 806,798 49,30
Divisible Surplus at Beginning of Year Loading Earned on Premiums and Annuities Insurance Expenses Incurred Percentage of Insurance Expenses to Loading Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses (a) Interest Required to Maintain Reserve (b) Percentage of (a) to (b).  Expected Mortality Cost	\$250,786 645,978 710,717 110,15 78,187 58,711 148,95 418,171 960,350 63,03 48,314 80,970 167,65	\$2,884,875 848,479 848,479 848,014 97,00 1,019,967 798,077 138,62 1,088,947 819,389 79,63 440,859 391,134 84,94	\$1,461,017 \$82,995 \$92,995 \$97,00 1,871,412 1,074,862 127,52 1,275,087 1,060,742 682,45 682,45 682,50 806,796 40,30 
Divisible Surplus at Beginning of Year Loading Earned on Premiums and Annuities Insurance Expenses Incurred Percentage of Insurance Expenses to Loading Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses. (a) Interest Required to Maintain Reserve. (b) Percentage of (a) to (b).  Expected Mortality Cost. Actual Net Mortality. Percentage of Actual to Expected Mortality.  Reserves and Dividends Released by Surrender and Lapse. Surrender and Lapse Values Allowed Percentage of Reserves Returned on Surrenders and Lapses.  Credits from Other Items. Debits to Other Items Source of Net Gaias or Losses— Gain or Loss from Loading. Gain or Loss from Surrendered and Lapsed Policies. Gain or Loss from Surrendered and Lapsed Policies. Gain or Loss from Surplus Interest Gain or Loss from Surplus Interest Gain or Loss from Other Sources	\$350,786 645,978 710,717 110,15 78,187 58,711 148,35 418,171 980,380 68,04 48,314 80,970 167,65 	\$2,884,875 848,479 848,479 848,014 97.00 1,019,967 798,077 138,68 1,088,947 819,389 79,63 460,859 891,134 84,94	\$1,451,017 \$82,995 792,686 907,00 1,871,419 1,074,862 1,275,087 1,060,749 622,44 662,530 803,798 49,59 313 -400,671 294,385 295,380 —818
Divisible Surplus at Beginning of Year Loading Earned on Premiums and Annuities Insurance Expenses Incurred. Percentage of Insurance Expenses to Loading.  Net Investment Earnings, Including Interest and Profit and Loss, Less Investment Expenses.  (a) Interest Required to Maintain Reserve.  (b) Percentage of (a) to (b).  Expected Mortality Cost.  Actual Net Mortality.  Percentage of Actual to Expected Mortality.  Reserves and Dividends Released by Surrender and Lapse.  Surrender and Lapse Values Allowed.  Percentage of Reserves Returned on Surrenders and Lapses.  Credits from Other Items.  Source of Net Gains or Losses— Gain or Loss from Loading. Gain or Loss from Surrendered and Lapsed Policies. Gain or Loss from Surrendered and Lapsed Policies. Gain or Loss from Surplus Interest Gain or Loss from Other Sources  Total Realized Gain.  Increase or Decrease in Market Values.  Surplus Earned During the Year.	\$350,786 645,978 710,717 110,15  78,187 58,711 148,35 418,171 380,380 68,04 48,314 80,970 167,65	\$2,884,875 848,479 848,479 848,014 97.00 1,019,967 798,077 138,68 1,088,947 819,388 79,68 460,859 391,134 34,94 	\$1,451,017 \$22,965 792,665 907,00 1,871,412 1,074,862 127,52 1,275,057 1,050,749 82,44 622,550 806,768 49,39 
Divisible Surplus at Beginning of Year Loading Earned on Premiums and Annuities Insurance Expenses Incurred Percentage of Insurance Expenses to Loading Net Investment Earnings, Including Interest and Profit and Loss Less Investment Expenses. (a) Interest Required to Maintain Reserve. (b) Percentage of (a) to (b).  Expected Mortality Cost. Actual Net Mortality. Percentage of Actual to Expected Mortality.  Reserves and Dividends Released by Surrender and Lapse. Surrender and Lapse Values Allowed Percentage of Reserves Returned on Surrenders and Lapses.  Credits from Other Items. Debits to Other Items. Source of Net Gains or Losses— Gain or Loss from Loading. Gain or Loss from Surrendered and Lapsed Policies. Gain or Loss from Surplus Interest Gain or Loss from Other Sources  Total Realized Gain.  Increase or Decrease in Market Values. Surplus Earned During the Year	\$350,786 645,973 710,717 110,15 78,187 58,711 148,95 418,171 960,850 68,02 48,314 80,970 167,65	\$2,884,875 848,479 848,479 848,014 97,00 1,019,967 798,077 138,62 1,038,947 819,363 79,62 460,369 301,134 34,94 	\$1,461,017 \$82,995 \$92,995 \$97,00 1,871,412 1,074,862 1,275,087 1,060,749 68,44 682,530 806,796 49,39 

The minus sign (—) indicates a loss or decrease in such item. * In the Gain and Loss Exhibits as given in the requirements at the beginning of 1908 was \$50,084 119 and \$47,105,047 at the close of the year. † Company does not

FOR 1903.—Continued.

PACIFIC MUTUAL	PENN MUTUAL.	PHŒNIX MUTUAL.	PROVIDENT LIFE AND TRUST.	Provident Savings.	SECURITY MUTUAL, NEW YORK.	SECURITY TRUST AND LIFE.
\$817,928	\$2,962,017	\$705,149	\$6,817,764	\$582,628	\$568,855	\$4,858
696,844	2,945,897	600,015	1,151,268	1,258,715	468,631	211,489
695,498	2,893,568	741,554	1,264,890	1,857,806	685,108	255,791
99,80	78,99	128,59	109,90	108,22	187.00	190.95
279,716	9,897,916	778,097	2,227,548	890,569	44,981	60,957
199,080	2,167,729	612,868	1,723,647	219,188	82,485	45,629
140,55	110.62	126,95	139.24	146,25	136.66	188.60
413,852	8,212,808	838,029	1,578,442	1,419,876	514,581	822,068
261,491	2,112,041	647,008	989,368	1,229,820	864,746	820,400
68,18	65,74	77.20	62,70	86,62	70.87	99.47
148,498	1,061,591	840,608	622,527	985,861	61,619	116,009
145,978	882,464	956,787	571,104	948,499	29,179	46,159
98.81	88.10	75,40	91.76	86,88	85.98	89 78
5,098		8,256	10,465	2,892	*******	
1,846 188,861 2,515 80,686 —5,088	621,789 1,100,767 179,127 280,187	141,589 191,026 88,816 165,484 8,856		108,591 190,066 87,439 101,874 2,892	171,477 149,835 89,447 12,546	-41,809 1,668 69,850 15,828
<b>281,89</b> 0	2,181,890	995,281	1,020,801	227,668	80,851	42,587
-46,816	-879,414	—18,949	-874,624	-89,677	2,907	1,899
185,064	1,752,406	982,082	145,677	187,986	27,444	48,859
185,878 85,000 14,691 889,619	1,445,756 806,650 8,268,667	271,477 10,555 715,704	827,821 682,144 5,685,690	140,950 6,978 40,064 692,693	4,585 22,859 591,714	43,859 48,219

				Ind	USTRIAL COMPANIE	8.
Union Central	Union Mutual.	United States.	Washington.	John Hancock.	METROPOLITAN	PRUDEN- TIAL,
\$4,947,780 1,904,496 1,841,690 111,89	\$661,570 498,572 648,464 181,65	\$155,149 439,104 584,471 1 <b>36</b> ,65	\$811,099 644,300 948,774 137,37	\$2,750,918 5,966,980 4,714,529 89.52	\$8,363,124 16,315,663 16,866,806 92.06	\$7,521,406 15,274,570 14,815,548 98,78
2,026,847 1,205,084 168.21	348,847 362,170 94.78	857,718 879,890 96.94	715,782 670,169 106.80	1,070,989 821,192 130.48	8,789,679 8,389,186 118,25	2,465,205 2 091,987 117,82
1,829,469 1,061,444 58,02	595,940 400,154 67.28	463,958 891,650 84,54	645,627 580,896 89.96	8,761,989 8,840,214 88.79	10,195,906 11,278,986 110.54	7,569,556 8,982,456 117.68
605,589 580,977 86.04	298,410 188,876 60,89	874,190 199,859 58,29	488,845 921,868 51,08	458,981 877,700 82,28	8,904,816 885,687 27.64	8,147,410 882,690 28.06
	7,944		29,724			•••••
—187,254 768,095 64,552 891,818	155,898 195,086 89,584 18,828 7,844	112,867 71,608 174,881 15.107	804,414 64,801 918,477 45,618 39,724	559,451 421,775 81,281 249,797	1,449,055 —1,078,080 2,819,179 407,544	959,027 1,842,907 2,964,730 873,260
1,587,186	102,661	118,965	-11,947	1,305,304	8,097,698	2,254,11
8,654 1,545,790	—185,910 —89,549	10,1 <b>98</b> 1 <b>29,168</b>	79,509 68,962	156,258 1,149,046	-2,014,849 1,068,349	810,88 1,448,27
568,596 10,000 977,194 5,924,974	78,828 106,879 555,196	106,431 30,800 —8,068 147,081	156,451 8,750 —96,989 514,160	890,905 958,141 8,009,059	614,600 140,000 328,749 8,691,878	571.281 900,000 671,992 8,198,896

Minnesota report this company does not take credit for any "divisible surplus." Its excess of funds over statutory ake credit for excess of market values over book values.

## STIPULATED PREMIUM COMPANIES.

The following table shows the particulars of stipulated premium companies statements for five years. These fi compiled from official reports made to insurance departments, or from reports specially furnished to us for Thr Yrar form in which they are presented lends special importance to them.	hows t s made nted k	the partic to insura ends speci	ulars of ance dep ial impor	stipulater artments, tance to	l premiu or fron them.	ım comi	s specia	tatement Ily furni	s for five	e years. us for TE	These figures	gures Book.	have been carefully The comparative	ave been carefully The comparative
NAME TOCATION AND	-p		INCOME.			Ex	EXPENDITURES	15.0	0	FINAN'L CONDITION	ONDITION.	INSC	INSURANCE ACCOUNT	UNT.
DATE OF ORGANIZATION OF ASSOCIATION AND NAMES OF OFFICERS.	For Year Enging Dec. 31	Pre- miums.	Other Pay- ments by Mem- bers.	Total Income (Includ- ing In- terest).	Paid for Death Claims.	Other Pay- ments to Mem- bers.	Paid to Agents and Medical Exam- iners.	Expenses of Manage-ment.	Total Dis- burse- ments.	Total Ad- mitted Assets.	Total Liabil- ities.	No. of Certifi- cates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
Bankers Reserve Fund L.Ins. Co. 425 E. Fourth st., Cincinnati, O., 1898.—John L., Jones, Pres.; R. M. Melpas, Sec.	1903 1902 1901 1900 1899	\$ 9,523 11,163 12,214 13,472	<b>м</b> 8	\$ 12,624 11,254 12,439 16,072	\$4.000 000,5 000,4 0000,4	\$5 56 12 850 850 2,012	8 28.35 2 1,000 1,143	\$ 7.269 7.269 5.341 3.423 1,505	9.10,477 12,134 9.790 9.917 8,662	\$ 18,884 19,335 22,315 24,264 19,657	6,234 10,569 1,120 1,342 1,342	2 % % % S	\$ 9,000 154,000 177,500 117,000 150,500	\$ 413,500 444,500 480,000 570,500 500,500
Empire Mutual L. & A. Ins. Co. Peters Building, Atlanta, Ga., 1501.—G. H. Tanner, Pres.; Wm. W. Reid, Sec.	1903 1901 1901	53,887 31,730 31,515	19,222	54,842 50,952 66,912	88. 88.	550	19,549 12,723 11,336	15,932 11,302 8,676	37,381 24,879 20,312	100,862 72,672 46,662	45.579 40,373 35,376	825 510 335	1,111,300 712,500 930,000	2,021,800 1,316,000 927,000
Northwestern National Life" d Muneapolis, Minn., 1885.— W. F. Bechtel, Pres.; F. J. Sackett, Sec.	99999999999999999999999999999999999999	1,094,395 2,044,847 1,402,492 2,237,241	9,045	2,897,383 2,301,143 2,769,325 2,262,447	308 465 858 306,000 040	107,734 65,601 24,555 13,595	278,684 153,386 121,559	189,722 112,876 151,429	1,559,955 999,865 739,039 652,623	5,199,634 3,777,300 2,477,392 2,073,172	4,833,169 3,429,406 2,170,602 1,639,534	26,485 26,485 26,159 22,723	15,767,294 16,166,855 /2/303,415 6,466,674	39,655,365 36,700,568 38,129,315 32,925,635
Obio Mutual Life Insurance Co. / Johnston Buliding, Cincinnati, O., 1891. — Alexander Hill, Pres.; B. F. Coan, Sec.	900 900 900 900 900 900 900 900 900 900	37,152 31,575 33,404 34,034 33,792	486 837 410 185	37,961 31,964 54,088 34,286 33,792	28,23 26,000 26,000 27,128		1,174 2,451 3,620 3,815 4,158	6,710 6,710 6,710 6,999 6,999	64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00 64.00	26,65 27,72,01 26,72,01 26,73,01	8,374 12,129 15,837 3,000 2,316	741.1 422.1 200.1 200.1	98,750 109,250 58,000 201,500	†1,970,000 2,087,000 2,134,500 2,382,500 2,302,500
State Mut. Life & Annuity Ass'n. 225 Broad st., Rome, Ga., 1898.—P. D. Phillips, Pres.; A. C. Wadaworth, Soc.	1903 1902 1901 1900 1899	89.144 110,932 90,785 30,776		\$4,141 \$146,438 \$2,547 \$5,151 82,739	15,262 7,100 6,236 1,050 450	3,278 2,433 795 119	28,905 50,659 21,967 49,151	23,402 24,762 35,096 12,154 6,716	5.4.2.2.8. 7.4.0.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2	\$ 226,047 200,000 139,471 93,286 60,609	104,703 109,783 71,112 52,396 50,000	41,376 2,387 1,152 1,053	963,000 2,972,250 888,000 2,613,500 1,219,000	3,090,500 4,706,750 3,106,500 3,484,500 1,139,000

Union Life Ins. Co. of Indiana 1993 Majestic Building, Indian-1903 apolis, Ind., 1887.—Jas. E. 1903 Somes, Pres.; Charles F. 1909 Foote, Sec. Totals	8,000 00 00 00 00 00 00 00 00 00 00 00 00	72.314 81.337 78,161 56484 33,685 2,345,461	72,139	74,206 83,451 80,669 59,111 36,530 3,978,336	41.390 46.157 29,000 19,600 8,000 626,602	197 198 198 198 198 183 183 199 199	8,971 28,498 40,065 13,940 4415 423,767	17,200 19,200 19,601 19,900 19,900	67,759 87,557 89,111 53,339 31,395 1,632,183 1,848,640	73,186 69,629 24,918 48,529 24,918 56,915 10,784 44,813 4,520 3,432,807 2,833,229 4,802,123 3,803,331	31,013 24,918 10,784 4,520 2,533,229 3,803,331	2,076 3,010 2,711 1,543 50,077	470.375 732.040 1,079,000 1,878,500 779,500 45,100,200	3,757,569 3,424,400 3,383,600 2,115,500 69,812,198 74,170,159
1903 1,356,415   486 3,171,157   494,707    * Consolidation of National Mutual Life and Northwestern Life as of February, 1901 issued. † Includes \$31,304 reinsurance premiums. § Includes \$33,504 premiums overolly Mineral States. Juckudes in stipulated premium law, but plans not complete until fall of 190s. * Includes business of Georgia Mutual L. and A.	rgog	903 I.326,415 486 3.17 Life and Northwestern Life as premiums. § Includes #33 Id line.'' laws of several States, complete until fall of 190s.	486 ; restern Life Includes 6; everal Sta	(5) 486 3.171.157 494.707 III.815 58.860 67.504 II.766.653 5.645.868 5.009.071 5.	494,707 ruary, 1901 liums overd Includes in		58,860 rease in ins course of force in N estern Life	urance in fo collection. ations) Mu	orce due to AThe tual Life a	5,645,268 cancellatic company is t time of c ed August,	5,029,071	nat p	i8,419,719	1,815   58,860   67,504   1,786,653   5,645,368   5,029,071   51,049   18,419,719   49,908,734    **Decrease in insurance in force due to cancellation of assessment policies, which are no longer and in course of collection.    **The company is incorporated under the stipulated premium faw more in force in National Mutual Life at time of coasolidation.    **Reincorporated under Ohio tothwestern Life and Savings; reinsured August, 1903.    **Heavy lapse caused by reinsurance

### DIRECTORY OF ASSESSMENT AND FRATERNAL ORGANIZATIONS.

We present herewith a list of assessment associations, accident, sick benefit, and fraternal societies, numbering nearly 1000. This list includes all organizations whose figures are given in the Year Book, and also the names of many whose statistics were not obtainable. As a rule, the names of the officers come to us direct from the association, and can be relied upon as correct. Assessment Life companies prefaced by a star (*) have over one million dollars of insurance in force, and Assessment Accident and Sick Benefit companies prefaced by a (*) have over 1000 certificates in force.

ASSESSMENT LIFE ASSOCIATIONS.—(BUSINESS ORGANIZATIONS.)

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary
1870 1886 1909 1908	Albany Masonic Relief Ass'n	Albany, N.Y., Mas. Tem. Albany, N.Y., 134S. Swan Detroit	T. A. Williamson. Kate Stoneman. Thomas G. Craig. W. F. Graham.	
1908 1885 1888 1889 1879	American Life and Accident Co  *American Mutual Life Ins. Co American Protective Ass'n  *American Temperance L. Ina. Ass'n  *Bankers Life Ass'n	Denver, Colo	I. G. Harris Wm. M. Barney Jas. G. La Roe Frank Delano Edwd. A. Temple	Geo. E. Godward
1908  1884 1904	Benevolent Protective Ass'n	Britton, S. D	P. W. Creaser D. E. Sweeney Robert McOuat	J. M. Menchaus
1880 1898 1897 1881 1904	*Cleveland Com'l Travelers Ass'n Columbia Life & Ann. Ass'n Commercial Mutual Life Ins. Co  *Com. Trav. Mut. Ben. Ass'n Continental Life Ins. Co	Cleveland, O Washington, D. C Jersey City, N. J., 18-90 Exchange pl. Toronto, Can. Chicago, Ill.		Louis E. Carr, Jr. Miles W. Green
1985 1887	*Cosmopolitan Life Ins. Ass'n De Witt Clinton R.R. Ass'n *Elkhart Masonic Mut. Life Ass'n	Freeport, Ill. New York, 284 W. 21st. Elkhart, Ind., 107 S. Main.	Geo. H. Kraft Wm. R. Polson James E. Holland Evelyn L. Bissell.	J. C. Wilson O. B. Wilson
1882 1902 1886	*Empire Life Ins. Co Empire Mut. Ann'ty and Life Ins. Co *Empire State Deg. of Hon Eureka Mutual Ald Society	Stockton, N. Y.	E. L. McCullough	
1882 1869 1897	*Farmers Life Ass'n	Balt., Md., 239 St.Paul st New York, 65 B'way Des Moines, Ia., Youngerman Block	E. A. Stedman F. W. Sprague	C. M. Nixon T. H. Knotts
1902 1903 1900 1887	Farmers Life of North Carolina  Parmers Mutual Life Ina. Co Finnish Mutual Life Ina. Co Fraternal Wedge M. B. Ass'n  German-American Equation Premium Life Ass'n	Fort Barnwell, N. C Yorkville, S. C Hancock. Mich York, Neb Burlington, Ia., Main &	W. S. Wilkerson. J. H. Jasberg	D. E. Boney Joseph Gaberson
1875	*German Mutual Benefit Ass'n	Valley sts Chic., Ill., 189 La Salle st.	Frank S.Churchill Henry Lemcke	F. H. A. Koch Ferd.Langbein
1895 1878 1884 1901 1908	Globe Mutual Life Ins. Ass'n	Chic.,Iii.,815 Dearb'n st. New York, 195 B'dway. B'klyn, N.Y.,1810 B'way Chicago, Ill Pittsburg, Pa	Thos. F. Fortune G. W. E. Atkins David E. Terry E. P. Murdock Hon. Walter Lyon	P. Spies
1902 1884 1902 1898 1879	Guarantee Fund Life Ass'n* *Home Friendly Society Home Fund Life Insurance Co Home Mutual Benefit Ass'n. *Hotelmens Mutual Benefit Ass'n of the U. S. & Canada.		George A. Chase. G. H. Mahon J. D. Henderson	D. B. Houston F. H. Goodman
1897 1908 1872	*Illinois Bankers Life Ass'n Industrial Life Ass'n of America Ins. Clerks Mut. Ben. Ass'n		Wm. H. Woods	Wm. A. Sawyer B. H. Smith C. E.W.Chambers

^{*} Over one million dollars in force.

### DIRECTORY OF ASSESSMENT LIFE ASSOCIATIONS—Continued.

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
1908 1902 1884 1878 1901	Interstate Life Ass'n	Des Moines, Ia., Good Block. Louisville, Ky	W. S. Goodell P. J. Walker Geo. M. Moulton. Wm. B. Mellish Wm. J. Latta	T. O. West
1903 1878 1875 1872	Life and Casualty Ins. Co  *Life Ins. Co. of Pennsylvania Masonic Life Ass'n of Oswego *Masonic Life Ass'n, West. N. Y Masonic Mutual Benefit Association	Nashville, Tenn 117 N.Broad st., Phil., Pa Oswego, N.Y., Mas. Tem. Buffalo, N.Y., Mas. Tem. Toledo, O.	A. M. Burton H. S. Campbell C. H. Treadwell E. C. Knight	A. L. Haralson S. B. Bledsoe S. B. Wilcox Nelson O. Tiffany
1894 1879	*Merchants Life Ass'n *Minn. Scan, Relief Ass'n	Burlington, Is., Nat'l State Bank Building. Red Wing, Minn., 205 Main st	J. J. Seerley Peter Nelson	1
1879	Mut. Aid Soc'y of German Lutheran Synod, of Iowa and other States Mut. Aid Soc'y of Lutherans	Waverly, Ia., 111 Bre- mer ave	O. Kraushaar F. L. Burman	G. A. Grossmann
1887	Mutual Benefit Ass'n of the Fifth Ave. Baptist Church	Troy, N.Y., 514 Fulton st		l
1876 1896 1901	*Mutual Benefit Ass'n, Suffolk Co  *Mutual Life Ass'n of Iowa	Riverhead, L. I., N. Y Red Oak, Ia Athens, Ga Washington, D. C Alexandria, Va	John Hayes Hon. L. I. Webb	John Bagshaw O. P. Worsley John A. Darwin S. W. Rutherford Robert H. Coward
1898 1868 1888	*Nebraska Mutual Life Ins. Co *N. Y. Physicians Mutual Aid Ass'n. N. Y. Safety Reserve Fund. North Carolina Mutual and Provid't North Carolina Mutual Aid & H. P.	Painted Post, N. Y Durham, N. C	Alex. Scott Wm.F. Mittendorf B. H. Link	A. M. Little John V. D. Young A. E. Gokey
1871	Northwestern Annuity Life Ass'n *N'western Ohio Mas. Relief Ass'n	Omaha, Neb	Lafavette Lvitie	John Paul Jones
1875 1875	*Northwestern Trav. Mens Ass'n Odd Fellows Provident Ass'n	Chic., Ill., 69 Dearborn st Br'klyn, N. Y., 448 Han-	Willis Young Enoch Jacobs	D. K. Chnk Leonard Beasley
1801 1888	Old Dominion Life Insurance Co.‡  *Old Wayne Mutual Life Ass'n	Richmond, Va	J. J. Crutchfield	
1899 1870	Patrons Life Ins. Co	Indianapolis, Ind.,Com- mercial Club Build'g. Sellwood, Ore Philadelphia, Pa., 276 Bullitt Bldg	Chas. H. Wolf	A. F. Miller
1885	Penna. Mutual Life Ins. Co Peoples Benevolent and Relief	Philadelphia	J. M. Doyle	
1904 1904 1904 1902	Peoples Life and Casualty Co Peoples Mutual Benevolent Peoples Mutual Life Ins. Ass'n Puritan Life Insurance Co *Peoria Life Ass'n	Raleigh, N. C Syracuse, N. Y Washington, D. C	Wm. M. Wigham. C. Bachman Geo. M. Pryor B. J. Case.	W. H. Peck Henry H. Carter
1895 1890	Piedmont Mutual Life  *Postal Empl'ys Mut. Aid Ass'n  *Protective Life Ass'n	Greensboro, N. C New York, G. P. O Rochester, N. Y., Pow-	Edw. S. Post O. N. Crane	<b>,</b>
1886	Protective Life Assurance Society	tial Bldg	1	1
1883	Provident Ass'n of Newtown, L. I Provident Relief Ass'n	Washington D. C., 479	1	Ansel L. Freeman
1898 1902	St. Andrews Benevolent Society *Scandia Mutual Life Ina. Co Scandinavian Mutual Aid Ass'n	Chic., Ill., 159 La Salle st Minden, Neb.	A. Allyn Olmsted A.G. Abrahamson	S. A. Blodgett C. H. Boman
1882	Seventh Regt. Vet. & Active League	New York, 189 W.189th st	ľ	
1908 1868	Southern Mutual Life Ins. Ass'n *Southern Tier Masonic Relief Ass'n	Elmira, N.Y., Mas.Tem.	Allen D. Cacdier.	
1877 1908 1898	Stafford Benefit Ass'n Sterling Life Ins. Co. Street Railway Employes Ass'n *Surety Fund Life Co.	Stanord, N. Y. Springfield, Ili Detroit Minneapolis, Minn., An-	Alfred Orendorn.	E. M. Pamphilon J. C. Lamphier
	- outer Fund But Co	drus Bidg	L. C. Lane	W. P. Hobart

Over one million dollars in force. 

‡ Formerly Old Dominion Beneficial Association.

### DIRECTORY OF ASSESSMENT LIFE ASSOCIATIONS.—Continued.

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
1896 1898 1898 1897 1897 1897 1897 1890 1888 1899 1888 1898 1908 1908 1908	*Swedish Baptist M.A. Ass'n of Amer  *Swedish Methodist Aid Ass'n  *Swedish Mut. Aid Society (Scandia) Tecumseh Mutual Life Ass'n  *Telegraphers Mut. Ben. Ass'n  *Tradesmens Life Ins. Co  *Tradesmens Life Ins. Co  *United States Life Endowment Co.  United States Life Endowment Co  *U. S. Ry. Mail Ser. Mut. Ben. Ass'n  Virginia Beneficial and Ins. Co  *Western Commer. Trav. Ass'n  Western Industrial Ass'n  Western Life and Accident Co  *Western Masons Mut. Life Ass'n  Western Union Life Insurance Co  Work'gmans Co-operative Ass'n of the U.I.L. of N. Y  Work'ngmen's Co-operative Ass'n  *World Mutual Life Ass'n  Young County Relief Ass'n  Young Mens Mutual Life Ass'n  *Young Mens Mutual Life Ass'n  *Young Mens Mutual Life Ass'n  *Young Mens Mutual Life Ass'n  *Young Mens Mutual Life Ass'n	Block Chicago, Ill., 183 Oak st. New York, 106 Park row Springfield, Ill New York, 195 B'dway. Philadelphia, Pa. New York, 283 B'way. Washington, D. C. 100 Washington st., Chicago, Ill. Chic., Ill., 334 Dearb'n st Norfolk, Va. St. Louis, Mo. Wash., D. C., Warder Big Colorado Los Angeles, Cal. Sherman, Chautau. Co., N. Y. Chicago, Ill Winona, Minn., 402 E. Sanborn st.	I. C. Norcom	N. A. Smith G. F. Stevenson O. L. Dorman
1894	Young Mens Protestant Ben. Ass'n.	Toronto, Can	Wm. Derby	J. W. Morow (Dundalk)

^{*} Over one million dollars in force.

### DIRECTORY OF FRATERNAL ORDERS.

	· · · · · · · · · · · · · · · · · · ·			
1898 1908	ALABAMA. Great Southern Home Indus. Ass'n Heralds of Liberty Stonewall Mutual Aid Association.	Huntsville	W. L. Lauderdale	E. D. Coleman
1898 1896	ARKANSAS.  *Amoreans, Ancient Order	Little RockBentonvilleHelena Little RockPine Bluff.	H. L. Cross	Col. W. Sparling
1891	Masonic Benefit Association	Prescott. Little Rock Fort Smith Little Rock	***************************************	S. T. Boyd
1877 1897 1894 1899	CALIFORNIA.  *A. O. U. W. of California.  *Fraternal Brotherhood  *Pendo, Order of.  *Sentinels of the Universe	San Francisco	C. P. Dandy	F. S. Poland E. A. Beck Brnest Duden George S. Clinton
1901 1882 1899 1896 1908	COLORADO. American Woodmen (Sup. Camp) *A. O. U. W. of Colo., N. Mex. and Arizona Beneficiary Degree Jr. A. O. U. W *Fraternal Union of America Independent Order of Maccabees	Denver	Amos L. Gray F. F. Roose	J. C. Kennedy Wm. T. Boyd Stephen Collins S. S. Baty
1899 1900 1897 1890	Mechanics (B. D.)  *Royal Mystic Tie  *Women of Woodcraft.	Denver, Railroad Bidg Tabor Bidg., Denver Leadville, 104 W. 4th st.	E. H. Godfrey C. C. Van Orsdall	A. B. Martin John L. Wright

^{*} Over one million dollars in force.

Year Or-	Name of Association.	Location	Name of President.	Name of Secretary.
1909 1895	CONNECTICUT.  *A. O. U. W.  American Mutual Life Society Chevaliers de St. Louis Amerique, L'Ordre des  *Fraternal Benefit League	New Haven New Haven Taftville New Haven, 39 Clinton	Hugh A. Keenan Hon. S. J. Bryant Francis Beique	James A Knox Henry F. Hosley Adelard Morin
1900 1892 1882 1908 1874	Fraternal Benefit League  Frat. Order of Connecticut  Knights of Columbus  Mutual Benefit Ase'n for Masons.  Ord. Un. Am. Mech. Fun. Aid Ass'n	New Haven, 39 Clinton ave————————————————————————————————————	John J. Howard H. E. Willmore Edward L. Hearn F. G. Bassett Chauncey Seeley.	F. P. Tyler Geo. M. Deming Daniel Colwell F. S. Bradley Henry J. Seeley
1894 1895	DELAWARE.  *A. O. U. W. of Delaware Delaware Beneficial Association	Wilmington	Peter Cooper	C. E. Woods Charles Hayward
1899 1897 1898 1902 1908	DISTRICT OF COLUMBIA.  American Fraternity  Astrea, Order of  Columbian Fraternity Ass'n  Famobrosis Society  Knights and Ladies of the Hand-in- Hand Fraternity	Wash., Warder Bldg Wash., 1845 Penn. Ave Washington Washington	J. C. Stoddard Joseph Clark, Jr J. W. Kinsley	W. F. Partlow Ellis E. Waring O. Corwin Sabin Ethel Johnson
1891 1898	Knights of the Golden Cross Lone Star Ben, Ass'n Masonic Mutual Relief Association.	Wash., 1430 N. Y. ave Wash., cor. 9 & Penn.av Washington, D. C., 18th and P sts., N. W Washington, D. C	Gen. L. W. Colby. J. P. Vierbuchen.	J. Fred Reportus Wm. Montgomery
1904	Modern Workmen of the World Peoples Mutual Benefit Association	Washington, D. C Washington	Wm. H. Russell	W. W. Chiswell
1897 1897	Prudent Patricians of Pompeli Royal Benefit Society	Washington Washington, 902 F st., N. W	Hon. W. S. Linton	David Swinton D. F. Pennington
1902	United Americans	Washington	C. W. Keyes, M.D.	D. F. Feuntagion
	PLORIDA. Afro-American Industrial and Benefit Association	Jacksonville	•••••	
1878	GEORGIA. American Assurance Association. *A. O.U W. of Ga., Ala., Miss., North & South Carolina & Fla	Gould Bldg., Atlanta		E. P. Burns
1902 1908	& South Carolina & Fla	Albany		Jos. Ehrlich
1908	Woodmen Home Provident Asan, of America.	Atlanta Prudent'l Big., Atlanta	N. J. Northern Julius Magath	E. H. Thornton W. B. Parks, M.D.
1898 1904	Masons Annuity, Supreme Lodge of Mutual Life and Wage Guaranty	Atlanta		_
1902 1902	Association Savannah Benevolent & Aid Ass'n Union Mutual Relief Association United Benevolent Society	Atlanta'	Henry S. Jackson	Jas. F. Alexander
1897 1897	ILLINOIS. *American Fraternal League *American Home Circle	Chicago, 180 Dearborn. Springfield, I. O. O. F.	Frederick Peake	Clayton C. Pickett
1903 1901 1875	American Stars of Equity Ancient Order of Shepherds *A. O. U. W. of Illinois	Bldg Freeport, Ill Ashland Block, Chicago Paris, 218½ N. Main st.	T. W. Wilson B. F. Fry T. W. Cosgrove E. H. Eich	S. M. Rogers A. M. Smith W. T. Newmans Charles P Hitch
1906 1870	Archeon Union *B'nai B'rith, Independent Order,	Rockford, 418 W. State.	R. K. Welsh	1
1899	District Grand Lodge* *Bohemian Amer. Foresters, High	Chicago, 59 N. Clark st.	-	_
1883 1893	Court *Bohemian Slav, Frat. BenUnion *Bohemian Slavonian Kts. & Ladies.	Chicago, 626 W. 18th st. Chicago, 583 W. 18th st. Chicago, 615 Loomis st.	Matej Kara Frank Haut Frank Dostal	A. F. Jaruska Ant. J. Zabrobsky Karel Musil
1899 1878 1894 1888 1901	Brotherhood of Amer. Workmen, Ben. Order	Sparta. Peoria, Niagara Bldg Springfield. Chicago. Chic., 109 Randolph st	C. R. McCord J. J. Hannahan Jas. W. Jefferson. Thos. H. Cannon. C. A. Vogel	D. P. Barker F. W. Arnold Grace Fancher Thos.F.McDonald R. D. Schuettge
1895	*Columbian Knights, Order of Confederation of Bohemian Ameri- can Ladies *Court of Honor	Chicago, Mas. Temple. Chicago. 1040 S. Homan. Springfield, C. of H.Bdg	B. F. Foster F. Czajkowski	Edwin D. Piefer Anna Koch W. E. Robinson
		Springhere, C. ot 11. Dug	2. 12101010	II. ACOIIIIOII

	DIRECTOR! OF	FRATERNAL OF	CDERS—Comini	
Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
1899 1899 1898 1897 1908	ILLINOIS—Continued. Crescent Life Assn* *Daughters of Columbia* *Farmers Federation* *Firemens Mut. Aid & Benefit Ass'n. *Fraternal Army of Loyal Am	E. St. Louis, 13 Collings- well ave. Chicago, Masonic Temp. Springfield, O. F. Bldg Chicago, City Hall Taylorville, Ill.	Jos. B. Messick Edwin D. Peifer Thos. W. Wilson. B. C. Anderson Łdwin F. Smith.	Wm. C. Hockaday N. J. Hein M. B. Garber Arthur J. Kelly Ira J. Bell
1899 1897 1898 1899	*Fraternal Reserve Life Assn *Fraternal Tribunes Fraternity of Pilgrims Fun. Ben. Fund, Gr. Orange Lodge. *German Amer. Fed. of Illinois †	Peoria	R. F. Brown	W. B. Hines Rob. J. Millar
1877 1898	*German Order of Harugari *Grand Carniolian Siavonian Catholic Union. Grand Guild of America. Grand Orange Lodge of Ill., Mutual Benefit Fund. Hermann Schwestern, Order der	Chic., 885 W. Chicago av Joliet, 908 Scott st Chicago Chic., 8858 Archer ave Chic., 986 W. 18th st	John R. Stervenz.	Michael Wardjen (Mrs.) A. M. Engel Robert I. Miller
1868 1900 1899 1901 1895	Hermann's Sons of Illinois, Order of Hibernian Life Ins. Assn. *Home Frat. League. •Ideal Union. *Independent Western Star Order.	Chic., 550 Larrabee st Chic., Opera House Big. Rockford, Mas. Temple Knoxville Chicago, 214 W. 12th st	Carl Comilsen John J. Mahoney. W. G. Brown J. S. Grim Wm.A. Jonesi	Oscar Jander John B. Long Chas. J. Kinnie J. H. Wallis I. Shopin
1908 1877 1908	Knights and Ladies of the Red Cross eK. of P., Endowment Rank (D.C.) K. of P., Grand Lodge of Ill., Beneficiary, N. A., S. A., E. A. & A Knights of the Valley	Waukegan	C. C. Edwards C. F. S. Neal G. J. Keim	C. J. Wrightman S. M. Smith J. L. Piergue
1884 1889 1698 1901	*Knights Templars and Masons L. Indem. Co *Low German Grand Lodge of U. S. of North America Loyal Sons of America Luxemburger Brotherhood of Am Mayas, Order of	Chic., Masonic Temple. Chic., 885 N. Halstead st Springfield Chic., 4848 Clark st. Chicago, 163 State st	Geo. M. Moulton J. H. Mueller Ira J. Bell J. Watrey	W. H. Gray
1807 1902 1883 1878 1871	*Modern American Fraternal Order Modern Astecs**Modern Woodmen of America**Mutual Aid, Indep. Order of Mutual Benefit & Aid Society	Effingham Chic., 399 Ogden ave Rock Island Peoria. Chic., 59 S. Clark st	W. B. Wright W. R. Davis A. R. Talbot	1
1897 1896 1896 1899	*Mutual Protective League *Mystic Workers of the World Nat. Ass'n of Stationary Engineers. *North American Union *North Star Ben. Assn	Litchfield Fulton Chicago Chicago, Tacoma Bldg. Moline, Library Bldg.	J. B. Berkley, Mgr. Robert S. Hes P. C. Pearson	J. R. Paisley Edmund Jackson G. Langhenry G. L. Peterson
1878 1901 1908 1898	Northwestern Kranken Unter. Ver. *Order of Mut. Protec., Sup. Lodge. *Pike County Mutual Life Ass'n Pioneers of America *Pioneer Reserve Ass'n	Chicago Chicago, 159 La Saile st Perry Pekin Bloomington, 108 N Centre st.	John Fitzgerald	
1881	*Polish National Alliance	227 N. Washtenaw ave., Chicago	Anna Nuemann Carol Koeliner	Thos. Krolick  A. Frabranska  R.F. Muchihausen
1888 1895 1881 1891 1901 1868	*Royal League  *Royal Neighbors of America Select Knights of America  *Sons of St. George, Order of  *Svithoid, Independent Order of Taborites, Nat'l Sup. Lodge, Soc. of	Chicago, Mas. Temple. Rock Island	Wm. E. Hyde  E. A. Enright G. W. Livingston Wm. Turner Olof Pearson Joseph Kroc	C. E. Piper  Myrtle E. Dade Fred. W. Smith Chas. C. Meurisse John Sandgrim A. J. Zahrobsky
1968 1900 1897 1898 1901	Treu Bund, Independent Order of United Brotherhood *United Presbyterian M. B. Ass'n U. S. Frat. League, Fed. Coun Vesta Circle	Centralia Chicago, 8245 State st Monmouth, Quimby bk Chicago, 21 Quincy st Chicago, Mas. Temple.	Hans Schwarz Dan, H. Williams Russell Graham J. A. Eiffert	Max Prill

^{*} Over one million dollars in force.

[†] Receiver appointed June 1, 1908.

Year Organized.	NAME OF ASSOCIATION.	Location,	Name of President.	Name of Secretary.
1896 1908 1877 1900 1891 1898	ILLINOIS—Continued. Vikings, Independent Order of *Washington *Western Catholic Union. *White Cross, Order of, Sup. Conn. *Womens Catholic Ord. of Foresters *Yeomen of America.	Chicago, 1002 Racine av Peoria Quincy, 314% N. 6th st. Joliet Chicago, 79 Dearborn st Aurora, 108 Fox st.	A. W. Johnson. J. W. Jones. H. F. Jochem Elizabeth Rogers. Wm. A. Colledge	Bric Forsell J. F. Gebke John Schauf Catherine Hughes C. M. Coats
1898 1878 1901 1894 1900	*American Plowmen (Nat'l Coun.).  *A. O. U. Workmen of Indiana  Benevolent Order of Colonials  Benevolent Engreme Tribe of Catholic Benevolent League of Ind.	Logansport  Evansville Indianapolis  Crawfordsville, Main st Fort Wayne	B. E. Hayes T. D. Neal W. A. Stolts D.W. Gerard John H. Welsh	L. J. Burdge Fred Baker J. H. Onstad F. L. Snyder J. F. Francke
1902 1902 1908	Praternal Assurance Society Praternal Ins. Co. of North America Frontieramen, Supreme Lodge	Fort Wayne Fort Wayne Hartmetz Bldg., Evans-		
1898 1877	*Ind. Order of Foresters of America *Kts. & Ladies of Honor, Sup. Lodge	ville Crown Point India lis, Lemcke Bldg.		Geo. D. Tait
1895 1898 1902	*Modern Samaritans of the World .	South Bend	Ormond Kennedy C. G. Conn W. O. Rennoe N. R. Howard	John Roth H. S. Chester A. D. Rose Charles Darling
1878 1909 1908 1897 1908	Fankers' Beneficiary Brotherhood Bankers Pioneer Association  Brotherhood of American Yeomen Church Federation of America	Des Moines, Citizens Bank Bldg Davenport Davenport Des Moines, 410 8th st. Vail.	J. Z. Benson J. Z. Benson J. E. Paul	I C Grobbe
1908 1901 1901 1900	Degree of Honor, A. O. U. W	Burlington Cedar Rapids. Albia Des Moines, 5th & Mul-	J. W. Roe M. A. Roberts	1
1898	*Highland Nobles	Des Moines, Observa- tory Bldg	Thos. J. Newbury	
1894 1879	*Ind. Workmen of America. *Iowa Legion of Honor	Sioux City Cedar Rapids, Masonic	John Hermann	1
1874 1896	Iowa Rural Mail Carriers Ass'n *Iowa Workman (Grand Lodge) *Kts. & Ladies of the Golden Precept	Temple Wadena Waterloo, 294½ E. 4th Clinton, 926 4th St.	G. L. Godfrey George A. Smith.	G. P. Clark H. B. White
1908 1897 1908 1879	Loyal Legion of Plymouth  *Modern Brotherhood of America  Modern National Reserve Ass'n  *Mut. Aid Soc'y of the German	Marshalltown	T. B. Hanley V. A. Young	J. E. Lee
1890	*Mut. Aid Soc'y of the German Synod of Iowa *Mystic Toilers	Waverly Des Moines, Locust and 4th Sts.	A. Kranshaw H. A. Miller	•
1908 1897 1899	Peoples Fraternal Reserve.  *Western Bohemian Fraternal Ass'n Supreme Lodge  *Western Bohemian Catholic Union	Des Moines	1	1
1898 1879	KANSAS. American Annuity Ass'n	Wichita, 348 N. Main st. Emporia, 419 Commer-	.1	I.
1902 1901 1800	Annuity Union	cial st	R. W. Turner H. H. Miller	.IW.M.Glass
1908 1900 1904	Home Builders Union Imperial Aegis Kts and Daughters of Tahor (colid)	Topeka	I. S. Hileman	W. P. Hazen A. J. Sanders
1908 1809	Knights & Ladies of Protection	Topeks	James Beck W. B. Kirkpatrick	P. C. Thomas J. M. Wallace
1809 1806	*Life and Annuity Ass'n	Topeka. Hiawatha	J. B. Amos	S. R. Kutz W. F. Shale
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	DIRECTOR OF FRATERNAL ORDERS—Communes.			
Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
1908 1896	KANSAS—Continued.  Mosaic Templars of America National Home Protectors  *Occidental M. B. Ass'n	Beatrice	W. E. Williams T. D. Fitzpatrick	O. J. Wilcox A. E. Nickelson
1908	Patriotic Legion of America *Pyramids, Anc. Order of	Topeka	W. S. Metcalf	A. E. Nickelson T. H. Rogsdale
1909 1881 1897 1896	Samaritans of America  *Select Knights and Ladies.  *Sons and Daughters of Justice  *Triple Tie Benefit Ass'n	Topeka KansasCity,611Minn.av Minneapolis Clay Centre, 5th and		
	U. B. and S. of the Mysterious Ten.	Dexter sts Little Rock	A. L. Woodford	G. M. Stratton
1878 1880	KENTUCKY.  *A. O. U. W. of Kentucky	Louisville	John W. Baker Chas. O'Donnell	J. G. Walker
•••	National Fraternal Union	Murray	Thomas P. Cook	John J. Duffy J. B. Hay
	LOUISIANA. Mutual Aid and Protective Ass'n	New Orleans		
1901 1897 1874 1988 1877	*A. O. U. W.  Maine Central R.R. Relief Ass'n  *Maine State Relief Ass'n  O. P. Graded Mutual Relief Ass'n  Patrons Mutual Aid Society	Portland		Edwin G. Foster Wyer Greene A. L. F. Pike
	MARYLAND. *American Funeral Benefit Ass'n	1409 Myrtle ave Balti- more, Md		L. L. Johnson
1890 1881 1878	American Masons  *A. O. U. W. of Maryland  *Frat. Legion, Sup. Camp  *Heptasophs, Sup. Conclave, Imp.	Baltimore, North and Lexington sts Balt., 528 St. Paul st	H. M. Stevenson M. J. Block	A.F. Colbert S. John Lion
	Order of	Baltimore, Cathedral & Preston sts	M. G. Cohen	S. H. Tattersall
1886 1898 1886	*Legion of the Red Cross	Balt., 1417 Hollins st Balt., 298 N.Fremont av Balt., North and Lex- ington	Chas F. Geissler. Jas. W. Gailey E. P. Strang	J. B. Triebler, fr. GustavFredericks Wm. T. Henry
1898 1897 1878 1892 1908	MASSACHUSETTS.  *American Benefit Society American Exp. Emp. Aid Society  *American Legion of Honor.  *American Order of Frat. Helpers Americo Vespucci M. B. Ass'n	Boston, 2 Park square Boston Boston, 500 Hunt'gt'n av Boston, 190 Tremont st. Boston	Wm. H. Carberry Charles T. Bush P. F. McGowan Chas. A. Merriam B. Corleto	Frank L. Pearson Adam Warnock
1879 1908 1902 1889 1888	*Anc. O. of U. W. of Mass	Boston	Carlan A. Brown. Gennaro Solone Harry Silverstein John A. Mullen A. Warren Patch.	J. Edw. Burtt M. Bellusci Morris Sigel Wm. T. Cheswell Ben. F. Southwick
1908 1888 1889 1902 1890	Boston Ice Company Employees Relief (Inc.) Boston & Maine R.R. Relief Ass'n Boston Let. Car. Mut. Ben. Ass'n Boston Junk Collectors Ass'n (Inc.) Boston Teachers Mut. Ben. Ass'n	Boston Boston Boston Boston Boston Boston Boston Boston	John J. Murphy	John B. McKee W. H. Smith Chas. H. Norton H. Fishman Julia F. Baker
1901 1894 1887 1887 1884	Bowler Bros. Benevolent Ass'n Brockton Mas. Ben. Ass'n Brookline Firemens Relief Ass'n Brookline Folice Mut. Aid Ass'n Cambridge Police Mutual Aid Ass'n.	Brookline	J. F. Barry Edward Parker Geo. H. Johnson J. J. O'Connell D. F. Connihan	C. E. Reuther Geo. E. Bryant E. F. Proctor Chas. T. Watterson David H. Walsh
1891 1878 1878 1869 1879	Cath. Ass'n, Corpora, of the Mem of Chebra Bency Jacob	Lowell		Henri Daigle G. B. Radio Geo. T. Roberts Chas. H. Gooding M. O'Neill
1899 1901	Colonial Life Ass'n Comm'l Traveler's Boston Benefit	Boston	Joseph J. Wall	G. E. Whittem
1882	Ass'n (Inc.) Daughters of Rebekah M. B. Ass'n.	Lynn	Edwin A. Towne. L. C. Keazer	
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Year Or.	Name of Association.	Location.	Name of President.	Name of Secretary.
1878 1896 1892 1894 1908	MASSACHUSETTS—Cont. Bast. Mass. Masonic Relief Ass'n Everett Firemans Relief Ass'n Fall Riv. Firemens Mut. Relief As'n. Family Protective Union Federation Franco-American (Inc.)	Boston	Hy. Kenney F. A. Sutherland. Wm. C. Davol I. K. Mackenzie Louis Jean	Wm. P. Stone B. C. Kinnear Joseph Bowers, Jr E. E. Knight Phil. Berthraume
1879 1892 1900	*Foresters (Mass.) Catholic Order of Fraternal Helpers, American Order *Golden Star (Incorporated), United	Boston, 17 Worcester st Boston, 68 Boylston st	T. B. Reardon Chas. A. Merriam	John J. Leonard Patrick W. Curry
1882	Order of the *Good Fellows, Royal Soc'y, Sup.	Boston, 27 School st	Charles Steere	Arthur Beale
1881	Assembly	Boston, 200 Summer st. Boston	Thos L Ferris M. H. Heerde	Arthur J. Bates Carl Gerber
1887 1901 1890 1908	Haverhill Firemans Relief Ass'n Hermann's Benefit Ass'n Hibernians Widows Orphan Fund Holy Mary of Caroignano ven in	Haverhill Holyoke Boston	Geo. P. Walker Max Schwotzer John M. Hayes	Geo. N. Whiting Otto Knodel Wm. McNally
1879	Holy Mary of Carpignano ven in Grottaminardo.** *Home Circle, Sup. Council of the	Italy, (Inc.) Boston, 190 Tremont st_	M. Dalviscoro Chas. P. Battelle .	F. Loconto Julius M. Swain
1908 1902 1908	Italian Benefit Society of North Adams Italian Catholic Soc., S. Gaetano Italian M. R. and B. C. Society St.	North Adams Boston	L. Du Pace R. D. Guarente	A. Pressola G. De Stefano
1901	Antonio of Padooa  Italian Workmen Victor Emanuel	Boston	I. Simonelli	C. D'Alelio
1889	III. Soc'y (Inc.)	Fall River Boston	D. Olivieri R. Scaramella	V. Pettine V. Di Stefano
190 <b>9</b> 1878	Knights of S. Stanislaus Lawrence F. Dept., Mut. Relief Assn.	Chicopee	Jos. Niemoec	Frank Szetela
1909 1889 1901	of theLawrence Perchers Relief Ass'n Lawrence Police Relief Ass'n	Lawrence Lawrence Lawrence	C. G. Rutter Andrew Halstead F. P. Devlin	R. L. Merrick John F. Murray C. P. Vose
1901	Lawrence Wool-Sorters Benefit Association (Inc.).	Lawrence	Wm. Wilkinson	A. Goukroger
1896	Licensed Carriage Drivers Indep. Ben. & Protec. Ass'n Lithuanian D. L. K. Algirdo Frat.	Boston	David Herlihy	Wm. J. Ryan
1901 1889 1899 1895	Littuanian D. L. K. Aigirdo Frat. Benf. Corp. Lowell Firemans Fund Ass'n Lowell Police Relief Ass'n Loyal Knights & Ladies	Lowell Lowell Boston	S. Vyskoezka Edw. L. Hosmer John Hickson Geo. L. Briggs	Leon Kleinot Chas, Stackpole Hugh Downey Fred W. Calkins
1886	Loyal Orange Institution, Grand	Boston	H. M. Storms	James J. Hickie
1886 1876	Long of Mass.  Lynn Fire Departm't., Relief Ass'n.  Masonic Mutual Relief Ass'n of	Lynn	Amos Holbrook	B. Frank Moody
1898 1878	Central Mass.  Mass. Portugese Benevolent Soc'y.  Methodists Min. Relief Ass'n	Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Boston Bo	Josiah Pickett R. S. Carvalho N. T. Whitaker	F. A. Beane J. R. de Carvalho J. H. Mansfield
1885 1901 1902 1902 1895	Monte Pio Luso Americano Corp Montifiore Benefit Corporation Mutual Aid & B. of Orient Heights Mutual Succor Corporation New Bedford Firemens M. A. Soc'y	New BedfordBostonBostonLynnNew Bedford	C. A. Srrpa	Manuel de Simas Joseph Kirshen Cataldo Pasquale F. Musolino Nelson L. Pike
1890 1877 1891 1887 1882	New Bedford Police Ass'n  New England Com. Trav. Ass'n  New England, Order of  New England Order of Protec  ‡N. Y., N. H. & H. R.R. Ben. Ass'n.	New Bedford	H. E. Raymond L. Pearsall William E. Bartlett J. W. Chapin Frank A. Tilton	Daniel M. Frye
1900 1892 1881 1881 1881 1877	Odd Fellows Ben. Corp. of So. Mass. Odd Fellows Death Benefit Ass'n Odd Fellows Mutual Benefit Ass'n Odd Fellows Mutual Benefit Ass'n Odd Fellows Mutual Benefit Ass'n Odd Fellows Mutual Relief Ass'n of Worcester County	New Bedford Brockton Charlestown Chelsea Lynn	C. B. HI nan H. B. Baboitt E. P. Oakes Alex. Leslie Wm. Stone	A. L. Kimball Frank B. Endicott Geo. H. Williams
1891	of Worcester County Odd Ladies Relief Fund Ass'n		B. A. Maynard	Forbes B. Fay A. F. Smith
1879 1902 1900	Pilgrim Fathers, Un. Order Polish Benefit & Social Society Polish Frat, Ben, Soc. of St. Stanis-	Somerville	W. Niziankowicz.	Jos. Wesoly
1899 1877	law Bishop (Incorp.). Portugese Frat. of Ü. S. of A *Royal Arcanum.	Taunton New Bedford Boston, 407 Shawmut av	Thos. Drewniany. J. H. Silva A. S. Robinson	Thos. Drewniany A. C. Vieira W. O. Robson
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^{*} Over one million dollars in force. 

‡ Formerly Old Colony Benevolent Association.

Year Organized.	V	ļ		
Kan K	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
1889 1890 1882	MASSACHUSETTS—Cont. Salem Police Relief Ass'n Scottish Clans, American Order of. Somerville Firemens Relief Somerville Police Relief Ass'n South End Ladies Soc'ty Ind. No. 1.	Somerville	John B. Skinner W. H. Steen James R. Hopkins Robert R. Perry David Levy	George H. Blinn Peter Kerr John E. Hill Eugene A. Carter Julius Hirsh
1808	Southern Mass, Masonic Mutual Relief Ass'n Springfield Police Relief Ass'n St. Antonio, Society of St. Casimir, Society of St. Francis Ben. Ass'n	Taunton	George H. Rhodes D. A. Atkins John D. Rose Wm. Cosskie J. Malinowski	George H.Tiffany C. J. Rebello Joseph Savage
1894	St. Jean Bap. Society St. Jean Baptiste Society St. John Bap. Benev. Soc'y St. John Baptist Society St. John Baptist Society St. John the Baptist Benev. Soc'ty	Marlborough North Adams Indian Orchard Webster Lowell	Godf'y Bromiette Edmond Vaduaia. C. Lavigne. Hubert Authier I. Jalbert	
1897	St. John the Baptist National Benevolent Union St. John Baptist Mut. Ben. Ass'n St. Joseph Brotherh'd Benefit Ass'n (inc.)	Haverhill Salem	Chas. Cornellier N. Levesque Frank Gesing	L. N. Berube A. Gagnon Jacob Wods
1902 1909	St. Joseph Polish Society	Palmer	Frank Solomon C. Milenski	Stanislaw Ziemba
1899	St. Joseph's Mutual Benefit Ass'n St. Michael the Arc., Society of	Salem Boston	Frank H. Pelletier M. Rizzo	Octave Le Brun
1899	St. Michael Autonomic Ben. Ass'n (Incorp.)	Cambridge		1
1899	(!ncorp.)	Fall River	M. P. Camara R. M. Peseira	(°
1908 1902 1902 1898 1898	St. Rocco of Montpellier	Boston	Sam'l Brenner A. Greenblatt G. A. Southworth	Chas, Wolf
1876 1899 1898 1908 1909	Tifereth Israel	Boston	M. Simons J. W. Fanjoy John Merrill G. L. Gordon Wilfred Lorrain.	F. J. Hudson Jas. F. Reynolds A. M. Goodell
1889 1902	Union St. Joseph	Northampton	}	
1888 1908 1888 1889	Worcester (Inc.) United Workman Warsaw Benefit Association Wenham Mut. Ben. Ass'n Winchester Firemens Relief Ass'n	Wolcester Boston Boston Wenham Winchester	C. A. Brown A. Rosenthal Simeon Dodge, Ir.	J. Edw. Burtt M. Silberkasten J. B. Brown
1888 1878 1902 1889 1898 1901	Winchester Mutual Benefit Ass'n Worcester Firemens Relief Ass'n Worcester Hebrew Benev. Assn Worcester Police Relief Association * Workmen's Benefit Ass'n Zouaves (Inc.)	Winchester	J. A. Lavene Maurice Fine M. J. Walsh J. V. Mott	G. S. Coleman Davis Rosenthal
1891 1908 1902 1887 1898	MICHIGAN.  *American Duffaloes. American Equity Association  *A. O. U. W., Michigan  * Deg. of Honor A. O. U. W.	Detroit, 15 Wilcox st	W. J. Carbaugh Chas. S. Williams F. C. Wetmore	G. W. Sherman Thomas Kerwin Geo. Latcham
1897 1896	Deutsche Orden Von Detroit (Grand Lodge) Rastern Star Benev. Fund of Amer	Detroit, 891 94th st Detroit, 89 W Elizab'th si	Wm. E. Sexton	Wm. Kolpeke Mollie E. Crows
1896 1894 1901	Gleaners, Ancient Order of     Glod Reserve Life Ass'n	Detroit, 1648 Michigan ave., N Caro Mt. Pleasant	J. R. Trojanowsk Ara Collins Michael B. Kane	G. H. Slocum
1902 1901 1899	Great Western Indemnity Ass'n Home Indemnity Society.  * Ideal Reserve Association	Grand Rapids	F. J. Bolitho W. F. Gibson	C. W. DeYoung E. R. Merethen

Year Organized.	NAME OF ASSOCIATION.	Location.	Name of President.	Name of of Secretary.
1899 1895 1881	MICHIGAN—Continued.  * International Congress  * Knights of the Loyal Guards  * Knights of the Modern Maccabees,	Dowagiac	Fred E. Lee Edwin O. Wood	J. O. Becraft F. H. Rankin
1888	Great Camp for Michigan * Knights of the Maccabees of the	Port Huron, Huron ave and Bard st	N. S. Boynton	A. M. Slay.
1908	World (Sup. Tent)	Port Huron, Maccabee Temple	D. P. Markey	D. D. Aitken
1900	Chapter)	Detroit	Rose Kliesner	Clara Kuhn
1908 18 <b>9</b> 0	Loyal Americans  Ladies of the Modern Maccabees	Grand Rapids	R. L. Newnheim.	M. E. Whitney
1802	(Great Hive) Ladies of the Maccabees of the World (Supreme Hive)	Ann Arbor,201 Huron st Port Huron, Maccabee	Frances E. Burns	Emma E. Bower
1904 1908	Michigan Benefit Society Modern Archers	Temple	L. M. Hollister	Bina M. West
1903 1908	Modern Romans	Manistee Flint	D. C. Cole.	
1897 1896	* New Era Association	Grand Rapids, 29 Foun- tain st	Cyrus E. Perkins. Wm. C. Hicks	
1897 1897	* Patricians, Sup. Court, Order of * Prudent Patricians of Pompell Red Cross, Independent Order of	Saginaw,406 Genesee av Detroit, 152 Annexation	Wm. S. Linton	David Swinton W. J. Couch
1885 1896 1900 1900 1897	Swede Finnish Benevol't Aid Ass'n Swedish United Sons of America Union Life Guards Union of the French Canadian Soc.	Detroit, 527 Morrell st Detroit, 720 Erskine st Bessemer	Wm. A. Noble Wm. Reinhardt John Backels Gustaf A. Larson. C. H. Reynolds	Geo. D. Williams Louis Jaenichen John Lillrose. Albert Erickson John Barratt
	of U. S. MINNESOTA.	Escanaba	Henri Routhier	E. M. St. Jacques
1885 1877	*A. O. H. Life Insurance Fund *A. O. U. W. of Minnesota	M'apolis, 220 Temple Ct. St. Paul, Bk. of Minn. bldg	R. J. Clarke Wm. B. Anderson	John Mahoney Chas. R. Larson
1891 1908 1908	Bohemian Slavonian Workmen	Owatonna St. Paul, 548 W. 7th st. Minneapolis	F. M Smersh Frank Shok M. Rasmunson	J. Newsalt F. Kreh Lais Haug
1890 1891 1898	* Katolicky Delnik	St. Paul, 1186 Rice st Lesueur Center	Geo. B. Thera J. M. Jerouseh	Fredk Rihm Frank Moudry
	Minnesota Murual Burial Ass'n	Stillwater Minneapolis	Mary B. Daley	M. A. Grady
1897	* Modern Samaritans	Duluth, Palladio Minneapolis	Geo. H. Crosby	
****	Mational Durier of Monument Was in	Trimpabone		
1903	Association.	St. Paul	J. J. O'Connor	J. N. Mounts
1895 1901	Association. Sons of Norway  * South Slavonic Catholic Union	St. Paul Minneapolis, 4251 Emer- son ave., N Ely	J. J. O'Connor	
1895	* South Slavonic Catholic Union Washington League of Knights and Ladies	St. Paul Minneapolis, 4351 Emer- son ave., N Ely	J. J. O'Connor B. O. Draxten John Habain	J. N. Mounts John Enger Joseph Agnich
1895 1901	Association. Sons of Norway  * South Slavonic Catholic Union Washington League of Knights and Ladies  Mississippi. (White Organizationa.) American Mutual Benefit Ass'n	St. Paul. Minneapolia, 4351 Emerson ave., N. Ely Minneapolis, Syndicate Arcade Natchez	J. J. O'Connor B. O. Draxten John Habain M. B. Smith M. M. Wilkinson.	J. N. Mounts John Enger Joseph Agnich W. C. Scott B. M. Brady
1895 1901 1908	Association  Sons of Norway  * South Slavenic Catholic Union  Washington League of Knights and Ladies  Mississippi. (White Organizations.)  American Mutual Benefit Ass'n  Benevolent Knights of America.	St. Paul. Minneapolia, 4351 Emerson ave., N. Ely Minneapolis, Syndicate Arcade Natchez Meridian Oxford	J. J. O'Connor B. O. Draxten John Habain M. B. Smith M. M. Wilkinson.	J. N. Mounts John Enger Joseph Agnich W. C. Scott B. M. Brady
1895 1901	Association. Sons of Norway.  * South Slavonic Catholic Union. Washington League of Knights and Ladies  Mississippi. (White Organizations.) American Mutual Benefit Ass'n Benevolent Knights of America. Home Circle Society	St. Paul. Minneapolia, 4351 Emerson ave., N. Ely Minneapolis, Syndicate Arcade Natchez Meridian Oxford	J. J. O'Connor B. O. Draxten John Habain M. B. Smith M. M. Wilkinson.	J. N. Mounts John Enger Joseph Agnich W. C. Scott B. M. Brady
1895 1901 1908	Association. Sons of Norway.  * South Slavonic Catholic Union. Washington League of Knights and Ladies  Mississippi. (White Organizations.) American Mutual Benefit Ass'n Benevolent Knights of America Home Circle Society Home Protective Society. Imperial Society of America Peoples' Protective Ass'n	St. Paul. Minneapolia, 4351 Emerson ave., N. Ely. Minneapolis, Syndicate Arcade. Natchez Meridian	J. J. O'Connor B. O. Draxten John Habain M. B. Smith M. M. Wilkinson	J. N. Mounts John Enger Joseph Agnich W. C. Scott B. M. Brady
1895 1901 1908	Association. Sons of Norway	St. Paul.  Minneapolia, 4351 Emerson ave., N. Ely.  Minneapolis, Syndicate Arcade  Natchez  Meridian Oxford  Hazlehurst Vicksburg  Meridian Jonestown	J. J. O'Connor B. O. Draxten John Habain M. B. Smith M. M. Wilkinson	J. N. Mounts John Enger Joseph Agnich W. C. Scott B. M. Brady
1895	Association.  Sons of Norway	St. Paul.  Minneapolia, 4351 Emerson ave., N. Ely.  Minneapolis, Syndicate Arcade  Natchez  Meridian Oxford  Hazlehurst Vicksburg  Meridian Jonestown	J. J. O'Connor B. O. Draxten John Habain M. B. Smith M. M. Wilkinson	J. N. Mounts John Enger Joseph Agnich W. C. Scott B. M. Brady
1895	Association. Sons of Norway	St. Paul.  Minneapolia, 4351 Emerson ave., N. Ely.  Minneapolis, Syndicate Arcade  Natchez  Meridian Oxford  Hazlehurst Vicksburg  Meridian Jonestown	J. J. O'Connor B. O. Draxten John Habain M. B. Smith M. M. Wilkinson	J. N. Mounts John Enger Joseph Aguich W. C. Scott B. M. Brady
1895	Association.  Sons of Norway	St. Paul. Minneapolia, 4351 Emerson ave., N. Ely Minneapolis, Syndicate Arcade Natchez Meridian Oxford Hazlehurst Vicksburg Meridian	J. J. O'Connor B. O. Draxten John Habain M. B. Smith M. M. Wilkinson	J. N. Mounts John Enger Joseph Aguich W. C. Scott B. M. Brady
1895	Association. Sons of Norway	St. Paul. Minneapolia, 4351 Emerson ave., N. Ely. Minneapolis, Syndicate Arcade Natchez Meridian Oxford Hazlehurst Vicksburg Meridian Jonestown Columbus Vicksburg Columbus Vicksburg Columbus Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg Vicksburg	J. J. O'Connor B. O. Draxten John Habain M. B. Smith M. M. Wilkinson	J. N. Mounts John Enger Joseph Aguich W. C. Scott B. M. Brady

Year Or- ganized.	Name of Association.	Location.	Name of President.	Name of Secretary.
	Mississippi—Continued. Independent Order Sons and Daughters of Jacob of America			-
	(Mississippi Grand Lodge)	Jackson		
	tection Knights of Cansan (Supreme Lodge) Knights and Ladies of Honor of the	Columbus Vicksburg		
	World (Supreme Lodge)	Vicksburg		
	M. W. Stringer Grand Lodge A. F. & A. M.	Columbus		
	Odd Fellows Benefit Association, G. U. O. of O. F	Holly Springs Vicksburg		•••••••
	Lodge) United Woodmen Benefit Associa-	Edwards		
	widows and Orphans Department General Missionary Baptist State	Holly Springs	••••••	
	Convention of Mississippi United Elks	Vicksburg Vicksburg		
1878 1908	MISSOURI.  * A. O. U. W. of Missouri	St. Louis, Beroist Bldg St. Joseph	Wm. H. Miller	Henry W. Meyer
1896 1877 1890 1898	Boone Co. Mutual Aid Society	Rucker St. Louis, 308 N. B'way. Troy Kansas City, 38-42	John T. Allen	Joseph B. Allen
1901	Fraternal Bond	Cherry st	AlmarettaMorgan	ľ
1899 1896 1902	* Fraternal Home	Hamilton	W. W. Anderson. W. A. Vivion	C. G. Sanderson R. L. Beal
1903 1901	Fraternal Patriots. Fraternal Order of Colonials. Fraternal Protection	Monroe City	R. S. Hall	
1885 1891	German Mutual Benev. Aid Ass'n Globe Lodge Farmers & Laborers	Cottleville	J. W. Miller	D. H. Baltzer
1908	Mutual Protection Grand Circle	Rockport Kansas City	J. A. Knierim Charles J Stein Geo. J. Frankel C. R. McDowell	Henry F. Stapel
1809 1904	* Home Annuity Association Home Protective Ass'n	St. Louis, Granite Block Hannibal	Geo. J. Frankel C. R. McDowell	J. H. Reifsnyder
1901	Howard County Mutual Aid and Beneficiary Society	Higbee, Mo	E. S. St. Clair	
1898 1894	Industrial Benefit Association	Higbee, Mo St. Louis, Jefferson and Franklin aves	A. B. Nichols	
1881	*Junior Order United American Mechanics (Western F. B. Ass'n) * Knights of Pather Mathew	St. Louis St. Louis, 1808 Locust st.	L. C. Hehl W. H. O'Brien	C. G. Haizlip Thos. S. Bowden
1878 1898 1908	* Knights of Honor, Sup. Lodge Knights of Pythias of Missouri Knights and Ladies of Progress of	St. Louis, 816 Olive st St. Louis	J. C. Sheppard A. W. Lloyd	1
1879 1897	America	St. Louis, Fullerton Big Hannibal	1-	l)
1900 1899 1908 1890	Merchants & Laborers Frat. Union. Modern Crusaders	St. Louis	F. W. Averill J. W. Cooper E. E. Hawley	W. S. Merrill
1901	Modern Crusaders' Ass'n) Mutuals of America	St. LouisSpringfield	B. A. Pieson W. T. Bigbee	
1902 1902 1881	National Annuity Association National Benefit Association National Union	Kansas City St. Louis, 708; Pine st Toledo	E. S. Binning R. D. Wilson M. G. Jeffris	
1896 1896	Progressive Order of the West (Grand Lodge) Progressive Order of the West	St. Louis St. Louis, Fraternal Bidg	1	Gus Cytron
1895	*Pyramids, Ancient Order of the	Kansas City, Gibraltar	E, B. Pfost	H. S. Landis
1897	* Royal Fraternal Union	Bldg St. Louis, Mo. Tr. Bldg	F. R. Pickrell	P. F. Hallmuth
	<u> </u>	<u> </u>	1	<u> </u>

Year Or-	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
1900 1899 1899	MISSOURI—Continued. Royal Crusaders of the World True Samaritan & Orp. Home Soc'y Universal Friends of America	Clayton. Clinton St. Louis, 1858 N. Leppingwell ave.	A. Gutman C. I. Davis Jas. A. McMillan.	
1908	United Family Circle	St. Louis	Frank A. Ritchie.	
1908 1908	United Sons of America Usona Indemnity Co	St. Louis	G. A. Gilbert	Geo. E. Barth.
1894 1908	* Western Funeral Benefit Ass'n World's Fraternal Ass'n	Louis St. Louis, Security Blg St. Louis	B. V. Gray, Jr L. C. Hehl Joseph Flory	A. Widdicomb C. G. Haizlip S. H. Snider.
1891	MONTANA.	Helena	J. B. Trevarthen.	R. H. Howey
1908  1886 1898	NEBRASKA. Africa-American Home Protectors. American Home Ass'n *American Order of Protection *A. O. U. W. of Nebraska *Bankers Union of the World	Lincoln, 187 S. 11th st Lincoln Grand Isl'nd,328W.8d st Omaha, Paxton Block.	Dr. E. C. Spinney.	O. E. Wilcox Frank J. Kelly J. A. Patton S. R. Barton E. H. Packard
1901 1892	Danish Brotherhood of America *Degree of Honor, A. O. U. W *Praternal Life Ass'n *Loyal Mystic Legion of America National Home Protectors	Omaha Plattsmouth Hastings Hastings Beatrice	John S. Logan James T. Ogden	S. C. Heacox Geo. O. Churchill
1900 1896	*Royal Achates *Royal Highlanders Roval Circle *Scandinav. Mut. Aid Ass'n *Sons and Daughters of Protection.	Omaha Aurora, Public Square. Omaha Minden	l. G. Baright Wm. E. Sharp J. J. Pickett	E. L. Grinnell F. J. Sharp O. C. Bell
1895 1891	Sons of Herman.  *Woodmen Circle  *Woodmen of the World (Sovereign Jurisdiction)	Bloomfield Omaha, W. O. W. Bldg. Omaha, 15th & Howard		
1897 1885 1898 1879	NEW HAMPSHIRE.  *Ass'n Canado Americaino  *Chrs'n Burden Be'rs Ass'n  *Nat'l Ass'n Railway Postal Clerks.  New Hampshire Grange Life Ins.  Association  Odd Fellows Mutual Relief	Goffstone	J. A. Kidweil	M. E. Lussier L. N. Olmsted Geo. A. Wood Wm. H. Stinson
1874 1879 1871	St. John Baptist Society	Manchester Manchester	N. J. Bachelder L. A. Levesque	F. R. Adams Geo. R. Drake A. DeMontigny
1892 1882 1889	NEW JERSEY.  *A. O. U. W. of New Jersey.  *Golden Star Fraternity.  *Loyal Ass'n, Supreme Council	JerseyCity,76Montgom- ery st	4	J. H. Lippincott N. W. Chandler Frank S. Petter
1904	Shield Bearers, Ilic Brotherhood	Rutherford	Frederick Dunn	A. A. Freeman
1890 1908 1885 1874 1878	*Ahawas Israel, Indep. Order Alpha Mutual Ass'n	Elmira Lindenhurst Buffalo, 808 Mut. L. Blg	Perry M. Thorn	A. C. Harwick
	Lodge No. 1	N. Y., 788 Lexington av	1	1 -
1854 1887	*Bohemian Slavonian Benev. Soc *Brith Abraham, Indep. Order of U.	New York, 821 E. 78d st.	1	-
1900	S. of A. *Brith Abraham, Order of, U. S.	New York, 87 7th st	1	Jacob Schoen
1 <b>902</b> 1881	Grand Lodge Buffaloes, National Order of *Cath. Benev. Leg., Sup. Coun	New York, 80 1st st Buffalo Brooklyn, 867 Fulton st	Samuel Dorf W. F. Bullock Richard B. Tippitt	Leon'd Leisersohn H. C. Hustleby John D. Carroll
1879 1898 1895 1901	*Catholic Mut. Ben. Ass'n *Cath. Relief & Benefic. Ass'n *Cath. Womens Benev. Leg *Der Bayerische Nat'l Verband von	Hornellsville Auburn, 814 Metcalf b'k New York, 117 E. 28d st Buffalo, 604 Sycamore	Ter. M. Blondell.	Jos. Cameron Mary G. Connelly Annie O'Connor
1902	Nord-Amerika	New York, 11 Broadw'y	George Voelki John Ford	V. Blenklein Walter Goodyear
1876 1871 1890	Foresters of Am. Endow. Fund *Free Sons of Israel Indep. Ord *Free Sons of Judah, Indep. Ord	B'klyn, 867-78 Fulton st N. Y., 1161 Madison av. New York,78 Second av	M. Samuel Stern.	E. M. McMurtry I. H. Goldsmith Sigmund Fodor

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
1809 1908 1806 1877 1895	NEW YORK—Continued.  *Ger. Baptists of N. A., M. B. Ass'n.  *Golden Seal, Order of the  *Iroquois, Order of the  *Jewelers League of N. Y.  K. O. T. M. of N.Y., Great Camp	Buffalo, 963 High st Roxbury Buffalo, 644 Ellicott sq. New York, 169 B'dway. Buffalo, 187 Main st	Dan'l Sumpf C. L. Andrus Ernest Wende Geo. W. Sweet J. B. McDonnell	Emil O. Fischer Arthur F. Bouton Walter A. Rice F. A. Marsellus J. E. Dewey
1890 1888 1898 1886 1900	Knights of the Maccabees of N. Y *Knights of St. John and Malta *Mutual Ben. Ass'n of Ger. Baptists. National Benevoient Legion *National Fraternal Society	Buffalo, 1371 Main st New York, 55 Pine st Buffalo, 262 High st N. Y., 3108 Madison ave. New York, 1138 B'way	J. B. McDonnell John P. Ogden D. B. Stumpf L. C. Perkinson J. S. Wilson	J. E. Dewey F. Houghtaling Emil O. Fischer Benj. Franklin
1890 1888 1908	* National Protective Legion * National Provident Union Peoples Mutual Life & Ins. Ass'n	Waverly, 398 Broad st B'klyn, Arbuckle B'ldg		George A. Scott Frank E. Currier
1900 1877	League Prosperity, Order of *Royal Templars of Temperance, Supreme Council *Safety Fund Ins. Society	Syracuse	Clawson Bachman Gregor Riese	Frank L. Fuller Gustav Gebhardt
1889		Buffalo, 48 Niagara st Syracuse, Larned block		
1908 1879 1877 1909 1883 1871	Saturn, Order of Select Knights, Order of Select Knights, Order of Sons of Benjamin, Indep. Order Switchmens Union of N. A. Templars of Liberty of America Wes. N.Y. Masonic Relief Ass'n	Buffalo. Buffalo, Ellicott sq New York, 958 8d ave Buffalo, Main & Clinton B'klyn,367Kingsland av Rochester, Powers bldg	Wm. F. Kasting. W. H. Snider Ferdinand Levy. Frank T. Hawley. Adolph Lehmann. John W. Stebbins	Geo. K. Staples Adol. Silberstein M. R. Welsh John McClurg, Jr. Clifton C. Gifford
1881	NEVADA. *A. O. U. W. of Nevada	Dayton		T. E. Gignoux
1904	NORTH CAROLINA. Afro-American Union Ass'n	Salisbury	J. L. Wheeler	J. R. Hawkins
1908	Knights of Gideon Knights of Harmony. Lincoln Benefit. Masonic Benefit (colored). Palmetto Mutual Benev. Ass'n. Royal Knights of King David.	Goldsboro New Berne. Raleigh. Shelby. Durham.	J. W. Wright	John Merrick
1895	NORTH DAKOTA.  *A. O. U. W. of N. Dak Degree of Honor		Geo. L. Barrett	E. I. Moore
1908 1894 1908 1879 1902	OHIO.  Advance Guard of Equity  *American Insurance Union  American Protective Union  *A. O. U. W., Ohio  *Bohemian Siavic R.C. Benev.Union	Newark	R. A. Sain John J. Lentz J. N. Koerner Frank Hlavin	John C. Hite John A. Lotz A. T. Roever C. F. Parysek
1888 1891 1908	*Brotherhood of Railroad Trainmen *Catholic Knights of Ohio* *Catholic Ladies of Ohio*	Cleveland		-
1901 1901	*Chevaliers, The	Akron Toledo	Chas. Dick	P. D. Stratton W. C. Guilder
1895 1899 1908	*Fraternal Censor* *Home Guards of America	Van Wert	-	I -
1878	Independent Order of Foresters, Central Committee. *Knights Temp. Masonic M. A. A. *Locomotive Engineers Mutual Life	Cincinnati		Arthur J. Davies
	Accident Insurance Association	Cleveland, Society for Savings Building	W. E. Putch	Wm. B. Prenter
1881 1898 1889 1897 1885	* National Union  * Pathfinder, The  * Provident Union.  Red Cross, Independent Order of  *Red Cross, Order and Knights of	Toledo, 828 Huron st Akron, 1130 S. Main st Cincinnati Cleveland Toledo, 806 The Nasby.	R. I. Carter	H. C. Hays
1899 1888 1908 1897	*Unabhaengiger Deutscher Order. United Com. Trav. of Am., Order of *Unity of Bohemian Ladies	Cleveland	E. F. Mallory	Chas. C. Daniel
1897	Universal Order of Ohio	Cleveland	William Wilson	Ellis D. Sprague

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
1904 1902	OKLAHOMA. German-American Benev. Ass'n Home Reilef Ass'n Modern Arcanum United Benevolent Ass'n	AnadarkoOklohoma CityOklahoma CityOklahomo City	J. H. McCartney . J. A. Scott	G L. Horton Wm.H.Thompson
1879 1894 1888	OREGON.  A. O. U. W. of Oregon.  Lidons, Ind. Order of.  Pioneers of the Pacific.  United Artisans.  Washington, Order of.	Portland	D. C. Herrin P. H. MacPherson	Newton Clark
1900 1891 1908 1897 1869	PENNSYLVANIA.  *American Catholic Union American Union, Order of American Life and Annuity Society  *America, Order of  *A. O. U. W. Supreme Lodge	Philadelphia, 1495 Arch Philadelphia, 1811 Arch Pittsburg Greensburg Meadville	John J. Coyle Fred'k Davies W.LaRue Thomas Edw'd E. Robbins W. A. Walker	John J. Fletcher
1869 1878 1899 1890	*A. O. U. W. Ind. Sup. Lodge *A. O. U. W. of Penn., Grand Lodge *Artisans Order Mutual Protection Association of Equity *Brotherhood of the Un., Sup. Circle	Philadelphia	Morton Morris C. W. Kolb Leopold Levy C. Throckmorton.	W. M. Sackett J. M. McNair Wm. Patton J. Quincy Adams H. B. Walter
1888 1909 1894 1908 1892	Commonwealth Prov. Ass'n	Phila., 764 S. Broad st Newcastle	W. D. Reynolds S. H. Moore John W. Slayton C. P. Collins	R. G. Allen
1885 1908 1896 1898 1885	* Fraternal Mystic Circle, The	Phila., Land Title Bldg Erie	F. H. Duckwitz Isador Sobel Louis Volz Fred. Gaston	Jesse D. Myers J. P. Slocum Louis Thumm Wm. E. Gregg
1897 1882 1899 1901 1897	Home Protection Lodge  Junior American Mechanics Funeral Benefit Association, U. S  Junior O. U. A. M., Benefic, Degree Junior O. U. A. M. National Council Keystone Benefit Society	l Phils., 1001 Chestnut st.	Geo W Warris	M. A. Bracken C. L. Cadwallader Stephen Collins Stephen Collins H. M. Putman
1901 1890 1908 1894	Knights and Ladies of the Red Cross * Ladies Catholic Benevolent Ass'n Lehigh Valley Masonic Life Ins. Co. Order of Unity Nati Croatian Socy. U. S. A	Erie, 415 West 11th st Bethlehem	Mrs.E.B.McGow'r J. S. Krause Wm. T. Marshall Peter Pavlinac	Mrs. J. A. Royer Wm. V. Krause Chas. H. Coons Josip Sjubic
1900 1902 1900 1886	Penna, Guar. Ind. Co. of Phila Pittsburg Fraternal League	Philadelphia	D. F. Magee W. C. Mitchell Nathan Penrose H. C. Hall	A. D. Brenner S. K. R. Smith Walter S. Palmer
1894 1898 1880 1894	Sons of Veterans Death Benefit Ass'n  * Sparta, Order of	Philadelphia		
1899 1909 1908 1878	Vikings of the World		l .	) ·
1900 1908		Woonsocket, 281 Main st Woonsocket	Felix Gatineau	J. Ad. Caron
1889 1902	Degree of Honor	AberdeenSioux FalisMitchell	F. B. Smith	J. D. Lavin Miss K. Sessions L. D. Milne
1906 1877 1890	* A. O. U. W. of Tennessee	Knoxville	H. W. Hall	Chas. Dawes W. D. Barnes John J. Duffy

^{*}Over one million dollars in force.

Year Or-	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
1876 1908	TENNESSEE—Continued. Galilean Fishermen, G. Uni'd Order *Golden Cross, United Order of the. Knights of Pythias, Endowment	Bristol	John D. Young	W. R. Cooper
1908 1898 1891	Bureau. Methodist Benevolent and Fraternal Association. Sailors. * U. S. Letter Carriers M.B. Ass'n	Nashville Nashville Nashville Nashville,918 Haslam st	H.M.DuBose, D.D. S. L. Pendieton Chas. P. Kelly	J. H. Shumaker J. P. Sherry Wilmot Dunn, and Treas
1902 1901 1900 1908 1900	TEXAS. Acme Protective Association Afro-American Benevolent Ass'n Alamo, Order of the Alpha Tau Mutual Benefit Order American Knights of Liberty	DallasFort WorthPalestineCameron Beaumont	F. C. Bailey J. H. Bickett Geo. W. McIntosh	Wm. Coleman A. B. Pool
1900 1900 1908 1895 1908	American Mutual Benefit Ass'n *A. O. U. W. of Texas Army of Loyal Knights and Ladies. Bohemian Rom. Cath. Union of Tex. Brothers & Sisters of Love & Charity	Galveston Dallas Austin Union Houston	S. M. Hopping Chas. H. McCord. Fra. A. Parma	J. E. Drisdale Will A. Hassell E. J. Cavileer B. Kallus.
1897 1901 1900	Colored Friend-In-Need Society Colored Helping Hand Society Colored Knights and Ladies of Honor of Texas. Colored Knights of Honor* *Colored Knights of Pythias of Tex.	Austin	W. H. Holland R. T. Scott	
1898	Colored Knights of Honor *Colored Knights of Pythias of Tex.	Waco Waco	C. H. Thomas W. R. Hill	A, J. Moore
1909 1908 1902	Comfort Mutual Aid Ass'n  Ellis County Home Relief Ass'n  Bunis Mutual Benefit Association  Family of Friends in Deed  Family Protective Benefit Ass'n	Comfort	C. Lindeman J. H. Miller R. P. Clay	W. Fellbaun W. J. Bine J. B. Laski
1895	Pannin County Beneficial Ass'n Friend-In-Need Society of Austin Friend-In-Need Society of Texas Gate City Burial Ass'n German-American Protective Assn.	Bonham Austin Austin Denison Dallas	A. M. Maddox F. Heireman	Pat. Henry G. A. Wheatley W. G. Eyres W. H. Halton
1909 1909 1902 1902 1902	Globe Indemnity Co	Houston Dallas Luling Hearne Sherman	P. Arnold. W. O. Myers. R. W. Malone B. Williams.	G. W. Gibbs W. D. Hale
1903 1901 1900 1908 1901	Guaranty Funeral Benefit Co	Waco	J. T. Gillett. J. P. Woolsey John Mangum S. S. Walker	J. B. Cooper S. W. Rilis J. B. Cooper O. Kennedy
1902 1902 1908	Home Mutual and Sick Benefit Ass'n Home Protective Ass'n Home Protective Association Home Relief Association Home Relief Society			
1897 1895	Hotel Men's Mutual Benefit Ass'n Ind. American Knights of Liberty Knights and Daughters of Tabor Knights and Knights and Ladies of Honor of Texas	San Antonio	1	
1902	Knights and Ladies of Golden Fleece			
1908 1902	Lone Star Ready Relief Fund Manhattan Mutual Benefit Ass'n Mechanics Home of America	Cleburne	L. A. Murff	J. R. Ransone, Jr. E. S. Cox
1968 1898	Mexico Zaragoza  *Modern Order of Pretorians	Waco	C. B. Gardner	Geo. G. Taylor
1908	Mutual Aid Association.  Mutual Aid Fund Ass'n.  Mutual Benefit Society.  Mutual Benevolent Association.  Mutual Life Association.	Denison San Antonio Orange Austin Dallas		C. L. Cazel, Agt. W. H. Townsend
1901				
1902 1903	Mutual Life of America Mutual Life and Indemnity Ass'n. Mutual Relief Ass'n of Caryell Co. National Benefit Ass'n.	Hillsboro		F. W. McGuire

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
1908 1901 1901 1902	TEXAS—Continued.  National Burial Ase'n of America.  National Medical Contract Co  National Protective Association Oak Fraternal Association Odd Fellows, Tex. Grand United O.	Austin	H. C. Moore	M. E. Hindman J. B. Ehrenverth
1909	Oil City Mutual Benefit Ass'a Open Door Fraternal Ass'n Our Home Friends. Pan-American Benefit Association.	Beaumont	Geo. F. Bole, G.M. D. Rowen	John S. Heaghey E. J. Vesey L. A. Dunkep
1901 1900 1902 1900	People's Life and Benefit Society  Pilgrims, Ancient Order of  Pilgrim Union  Protected Home Circle  Protective Insurance Union  Quick Relief Society of Texas	Dallas  Houston Lockhart Flatonia San Antonio Cameron	J. A. Matthews A. B. Spencer	C. V. B. Coleman J. D. Ryan R. M. Andrews
1902 1899 1897 1908 1908	Royal Union Life Insurance Ass'n Royal Union of Texas. Select Knights of Texas. Security Mutual Benefit Ass'n Security Life Association	Dallas Waco Austin Dallas Mexia	J. B. Dodson	W. C. Luther
1897 1890	*Slovanska Podporyici Jednota *Sons of Hermann	Fayetteville San Antonio	J. R. Kubena C. Faltermann (Dallas)	John Bauer
1899	Sons of Hermann, National Grand Lodge	Austin Houston. Wortham	J. Schutze.	A. J. Carothers C. P. Dunagan
1898 1898 1900	Southern Mutual Ben. Ass'n Southern Texas Beneficiary Assn *Southwestern Life Association Southwestern Mutual Benefit Assn. Star and Crescent, Order of	Dallas Cleburne Houston Houston San Antonio	H. S. Shefield M. N. Baldwin W. A. Childress Chas, Nicerow	E. R. Robby D. S. Baldwin B. P. Bailey L. F. Lane, Agent
1908 1901 1899 1901	Sweet Home Association Texas Brotherhood. Texas Life and Accident. Texas Mutual Texas Mutual Benefit Association.	Austin Houston Brownwood Dallas San Antonio	P. T. Hawley P. Arnold, M.D J. R. Looney R. H. Russell	L. T. LeBaume
1900 1885 1871	Texas Mutual Indemnity Ass'n  *United Ben. Ass'n United Brotherhood United Brothers of Friendship, etc. United Brotherhood of Friendship	N .	W. F. Bledsoe	F. W. Cross
	and S. of M. T United Brothers and Sisters Christian Association	Victoria	1	
1896	Benefit Association	Hearne	1 -	
1908 1901 1900	United Order of Odd Fellows, D.G.L. United States Fraternal Ins. Co United States Mutual Aid Ass'n Universal Brotherhood of Texas	Denison	G. E. Williams W. S. Oakes	D. W. Walton E. C. Goodman
1898	UTAH. *A. O. U. W., Utah, Wyo., Idaho	Ogden		D. Thorburn
1890 1903 1877 1903	Benevolent Aid and Relief Ass'n  *Catholic Knights of America  Fraternal Relief Association  Knights of Gideon  Knights of the Mystic Chain	Norfolk, Monroe Bldg Richmond Norfolk Lynchburg.	J. H. Blackwell Edward Feeney Hill Montague	S. W. Johnson J. C. Carroll Walter G. Duke
1908 1881 1902	*True Reformers, Grand Fountain United Order	.   Kichmond	S. J. Masters	J. B. Kinnear W. P. Burrell
	*Over	one million dollars in fo	, , , , , , , , , , , , , , , , , , ,	<u> </u>

Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary.
1898 1908 1908 1908 1901 1908	WASHINGTON.  *A. O. U. W. of Washington.  Degree of Honor.  Fraternal Knights and Ledies.  Madrona Benefit Association.  Puget Sound Mutual Life Ins. Co  Sons of Herman	Seattle		
1895	*A. O. U. W. of W. Va.  Fairmont Fraternal Ins. Assn.	Wheeling Pairmoni		S. M. Hathaway
1908 1877 1902	WISCONSIN.  Aid Assn. of Lutherans in Wis  A. O. U. W. of Wisconsin  Beavers Reserve Fund Fraternity.	Appleton Fond du Lac, Forest av. and Macy st Stoughton	G. D. Ziegler Chas. Oellerich	Albert Voecks P. M. Givens R. E. Watt
1890 1897 1908 1898	*Bohem, R. C. Cen. Un. of Wis *Equitable Fraternal Union *Fraternal Reserve Ass'n *Foresters, United Order	Mil'kee, Germania bidg Neenah Oahkoah Milwaukee, Hathaway	J. I. Hutson John Paulu. E. A. Williams E. R. Hicks	F. M. Givens R. E. Waft V. Spika M. L. Campbell C. M. Robinson
1888 1801 1809	Gogenseitige Unterstuetzungs Ge- sellschaft Germ'a.  *Good Templars Mut. Benefit Ass'n  *Hermann's Sons of Wisconsin.	Bidg Milwaukoe, 336 B'way Mil. 306 Oneida st Milwaukoe, 300 3d st	H. L. Southworth Joseph Hauk H. A. Porter Louis Aaron	S. W. Denmison Ignats Wetzel B. T. Parker Fritz Reuter
1898 1886 1908	*Ind.ScandinavianWorkingmens As Knights of the White Cross,Order of *National Fraternal League	Bau Claire Milwaukee, 105 North Humboldt st. Green Bay Milwaukee, 736 7th ave.	Martin Bergh	John Erickson H. Tolsien P. G. Wright
1895 1868 1891	*Polish Ass'n of America. Turners Mutual Benefit Ass'n of the Northwest United Aid of Sheboygan.	Mil., Turnverein Hail Sheboygan, 1885 Mary-	S. Caplewski Fred Tegmeyer	Ignats Gorski Wm. R. Knell
1900	Wisconsin Widow & Orphan Donation Society	Mayville	H. L. Gordon	R. B. Muenchard
1808 1808 1879 1804 1803	*A. O. U. W. of British Columbia  *A. O. U. W. of Man. & N. W. T  *A. O. U. W. of Ontario (Ind. Juris).  *A. O. U. W. of Qu. & Mar. Prov  A. O. U. W., Manitoba	Victoria, B. C	John Stevens Joseph Gibson Alex, A. Aird	J. T. McIlmoyi J. M. Matthew M. D. Carder A. T. Patterson J. M. Matthew
1885 1890 1887	Canadian Home Circles *Catholic Mut. Ben. Ase'n of Canada *Chosen Friends, Canadian Order of	son st., S	J. S. Deuch M. F. Hackett H. I. Allen	J. M. Foster, B.A. John T. Behan Wm. F. Montague
1871 1885 1879	Commercial Trav. Ass'n of Canada. Commercial Travelers Mut. Ben. Soc'y of W. Ontario.	Lon., Ont., Mas. Temple	Geo. Anderson	Etta M. Rowley  Etta M. Rowley
1871	*Foresters, High Court, Can. Order of Foresters of the Dominion of Can- ada, Ancient Order	Brantford, Ont., 205 Col- borne st	J. A. Stewart S. H. Kent	Geo. Faulkser W. Williams
1864	*Foresters, Supreme Court, Indep. Order of K. of P. of Ont., Grand Lodge O. F. of Ont., Indep. Order	Tor., Bay & Richmond. Toronto, Ont., 187 Deni- son ave Tor., Canada L. Bidg		J. A. McGillivray Geo. H. Mitchell J. B. King
1858 1874	*Odd Fellows, Canadian Order of Odd Fellows Relief Ass'n	Toronto, 49 King st., W Kingston, Ont., 834	W. H. Shaw	Robert Fleming R. Meek
1884	*Royal Templar of Temperance *Societe Des Artisans	William st	F. Buchanan Alfred Lambert	J. V. Emory Germain Beaulies
1874 1876 1868	Sons of England Benevolent Soc'y.  Sons of Scotland Benevolent Ass'n.  St. Joseph Thing Society.	Toronto, 38 Yonge St. Arcade Tor., Canada L. Bidg	F. Cook	John W. Carter D. M. Robertson
1861	St. Joseph Union Society. Un. Protestant Benevolent Ass'n *Woodmen of the World (Canadian Order)	Ottawa Hamilton,Ont.,419 King st., E London,Ont.,Mas.Tem.	John W. Morrow.	William Derby W. C. Fitzgerald

^{*} Over one million dollars in force.

### DIRECTORY OF ASSESSMENT ACCIDENT ASSOCIATIONS.

_				
Year Or-	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
1908 1908 1908 1908 1908	American Accident Ass'n	Youngstown, O	J. S. Kirkpatrick .  Blias Jenkins J. I. Thompson F. Kemeys-Tynte W. B. Statler	J. H. Silliman C. H. Thompson N. H. Falke
1908 1901 1902 1908 1908	Bay State Accident Ass'n	Bramwell, W. Va Columbus, S. C Evansville, Ind	A. M. Meetse J. H. Hammond. J. T. Joyce	L. W. Moorhouse
1889 1889 1894	*Columbian Accident Ass'n *Commercial Mutual Acc. Co *Commercial Travelers Eastern Accident Association	Phila., Pa., Girard Bldg		R. T. Holland H. B. Meininger Lauris J. Page
1868	*Commercial Travelers Mutual Ac- cident Ass'n of Amer	Utica, N. Y., 2d Nat'l		
1800	*Commercial Travelers Mutual Ac- cident Ass'n of Indiana	Bank Bidg Indianapolis, Ind., Ste-	Henry D. Pixley	
1802		venson Building	J. A. Dugan	Carey McPherson T. B. Dallas
1899	Employers Mutual Indemnity *Equitable Accident Co	Philadelphia, Pa. Boston, Mass., 181 De- voushire st.	J. T. Bailey Albert C. Smith	
1896 1885	Equitable Mutual Accident Ass'n  First National Accident Co	Omana, Neb Milwaukee, Wis., 280 Grand av	Geo. B. Bell John T. Kelly	R. J. McMillan
1892	*Port Wayne Mercantile Acc. Ass'n.	Fort Wayne, Ind., Ar- cade Building	R. D. Hudgle	
1897 1901 1895	*Fraternal Accident Ass'n of Am Fraternal Accident Society *Fraternities Accident Order	Westfield, Mass Cedar Rapids, Ia PhilaPaWitherspoon	James Noble, Jr Geo. N. Frink	R. A. Moses
1908 18 <b>9</b> 5	Grand Rapids Acc. & Health Ins. Co *Great Western Accident Ass'n	bldg	D. E. Stevens W. M. Palmer H. B. Hawley	Edwin S. Cook George Munger R. D. Emery
1900		bldg Fordyce, Ark	J. E. Hampton	J. R. Hampton
1908	*Riinois Commercial Mens Ass'n International Travelers Ass'n	Fordyce, Ark	Geo. W. Smith C. A. Waterman	R. A. Cavenaugh Price Cross
1908 1880	Iosco Protective Association *Iowa State Trav. Mens Ass'n	Des Moines, Ia	F. C. Ebling H. B. Hedge	W. H. Leith F. E. Haley
1808 1908 1868	Maine Casualty Ins. Co	Portland, Me., 185 Middle st	Philip J. Larrabee R. H. Kneil	G. E. Snow S. W. Munsell
1908 1908	Association  Metropolitan Acc. Co. of Minnesota  Michigan Health & Accident Ass'n	Boston, Mass., 181 Dev- onshire st	Geo. L. Stevens Jas. Drummond Geo. W. Detwiler.	G. L. McNeill Thomas P. Swan B. E. Henderson
1901	*Michigan Home & Acc. Ass'n *Ministers Casualty Union	Grand Rapids, Mich Minneapolis, Minn., An-	Cyrus E. Perkins. Wm. Fielder	E. B. Fisher
1908 1908	Miners Insurance Co.  Minnesota Accident Insurance Co.	drews Block Bikhorn, W. Va. St. Paul, Minn., Endi-	S. E. Stafford	W. P. Hobart W. M. Watts
1886	* National Accident Society	New York, 890 B'dway.	C. A. Van Dusce . Chas, H. Webb	G. E. Schnabel
1889 1901	* National Masonic Accident Ass'n. New England Casualty Co	Des Moines, Ia., M. Tem Boston, Mass., 100	Alf. Wingate	Jos. I. Barnum H. C. Alverson
1877	New England Com. Trav. Ass'n	Boston, Mass., 98 Sum- mer st	R. H. Kneil John L. Pearsall	M. E. Coughlin Walter P. Tilton
1886	* New York Casualty Company	mer st. New York, <b>85 Nassa</b> u st	Geo. E. Green	H. B. Heylman
1908 1896	*North American Casualty Company	Saginaw, Mich	H. C. Warrant J. W. Sullivan	A. E. Moore H. M. Little
••••	Northern Acc. & Benefit Ass'n *Northwestern Casualty Co	Oshkosh, Wis		
190 <u>1</u> 1908	Peninsular Accident Society Pennsylvania Life & Acc. Ass'n	away Bidg	Adolph H. Meyer. Wm. Kerr	C. A. Miller Wm. O. Cliff Wm. Barnes
_		#4t Pt	G. I. Donn, AC.H.	WAL DAILES

### DIRECTORY OF ASSESSMENT ACCIDENT ASSOCIATIONS,—Continued.

F-0 :				<del></del>
ganized.	Name of Association.	Location.	Name of President.	Name of Secretary.
908 908 889	Peerless Casualty Co	Keene, N. H. Omaha, Neb South Bend, Ind Detroit, Mich., Opera House Bidg.	C. A. Wilcox	
902	*Protective Disability Co	Boston, Mass	L. O. Chatfield E. D. Merrow	F. E Gowling R. W. Osgood
1880 1904	Protective Life Ass'n (Acc. Dep't)  Provident Accident Ass'n	Rochester, N. Y., 249 Powers Bldg Omaha, Neb	O. N. Crane W. H. Christie	Geo. M. Forbes John G. Land
908 908 887	Provident Accident Ins. Co	Omaha, Neb	Thos. Maciellan	D. E. Maciellan
000	O. 1. 77-115 A A-11A7 O-	bldg	Kobert H. Knefl	
902	Sault Health & Accident Ins. Co Texas Life and Accident Assn Traders and Travelers Accident	Sault Ste. Marie, Mich. Brownwood, Texas	Otto Fowle	C. E. Chipley C. H. Jenkins
908	Company of New York Travelers Health Ass'n Travelers Protective Ass'n	N. Y. city, 90 Nassau st Omaha, Neb St. Louis, Mo., Union	Jas. J. Phelan	Henry Spratley
		Trust Bldg	E. C. Barrows	L. I. La Beaume
908 1902 1901	Twin City Life and Casualty *Union Accident & Benefit Ass'n Union Health and Accident Co	Minneapolis, Minn Oshkosh, Wis Boston, Mass., 100	Geo. E. Tyrell	Z. C. Dockstode
896	*Union Mutual Insurance Co	I ROTISTOD ST.	W. A. Blossom	Geo. W. Starbin
901	*Universal Indemnity Co	Duluth, Minu., 805 Palladio. Syracuse, N. Y	F. H. Lounsbury. R. C. McGennan.	D. D. McInnis C. H. Reynolds
87	*U. S. Accident Ass'n of Detroit	Detroit, Mich., McGraw bldg	Jacob Guthard	J. W. Haugster
908 908 908 808	United States Casualty & Ins. Co Usona Indemnity Society. Virginia Accident Ins. Co *Western Travelers Accident Ass'n.	Pueblo, Colo	A. L. Price	W. E. Buchana Robert W. Idm
890	*Woodmen Accident Ass'n	Lincoln, Neb., Frater- nity Bldg	A.O. Faulkner	C. E. Spangler
908 908 908 908	Workingmen's Mutual Protective Ass'n. Workmen's Industrial Casualty Co. World Accident Ass'n.	Benton Harbor, Mich Boston, Mass Omaha, Neb	F. M. Witbeck H. J. Root	A. Ross Arford
	SICK BENEFIT	ASSESSMENT AS	SOCIATIONS.	
1894	American Beneficial Insurance Co. *American Benevolent Association	Richmond, Va St. Louis, Mo., Mo. T.	W. F. Graham	_
884	*American Casualty Ins. Co	Buffalo, N. Y, 885 Elli-	L. A. Cunningham	
901	American Checkweight and Volun- tary Relief Association	cott sq Kearney, Pa	David E. Thomas B. B. Chisolm	A. A. C. LePag
908	tary Relief Associatio	Kearney, Pa	J. I. Thompson	C. H. Thompson
898	*American Health and Acc. Ins. Co.	ber of Commerce	G. F. C. Eyre	C. A. Bush
1897 1899	American Mutual Aid Ass'n	St. Louis, Mo., Wain- wright bldg	C. H. Stone	
1895	*American Mutual Benefit Ass'n	Chicago, 808 Tacoma blg	Geo. F. Clark	G. D. Corbin F. A. Bossard Arthur D. Baile
899	Ann Arbor R. R. & S. S. Emp. Relief			
902	Ant Sick Benefit & Life Ins. Co	Durand, Mich	H. A. Beech Gottlob Luick	A. H. Dumond Chas. A. Ward J. S. Jackson
1901 1994	*Badger Protective Ass'n *Benefit League	Washington St M'n'apolis, Minn., Syn-	C. O. Gage	
	_	dicate Arcade	W. F. Black	Ì
1902 18 <b>99</b> 1903	Brotherhood Accident Co	Boston, Old South Bldg. Mullins, S. C.	W. B. Gross	
1908	Carolina Mutual Benefit Society	Washington, D. C Lawrence, S. C	C. E. Gray	J. K. Vance

### SICK BENEFIT ASSESSMENT ASSOCIATIONS-Continued.

Year Or-	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
1904	Central Mutual Benefit Co	Bvansville, Ind	W. H. Thomas W. H. Latta	J. R. Nowell C. H. Brackett C. Lindeman
••••	*Continental Aid Ass'n	Atlanta, Ga	***************************************	
	Daughters of Rebekah State Mutual Aid Association	New Haven, Conn		
1901 1904	Delaware Beneficial Ass'n.  *Dixie Beneficial Ass'n  Equitable Sick and Acc. Ass'n	Richmond, VaLogansport, Ind		
1908	Rureka Health and Acc. Ass'n Eureka Mut. Aid Soc. of Maryland.	Rockford, III	Otto W. Paulson.	C. W. Brolin
1908 1895 1899	Pairmont Fraternal Ins. Ass'n. Pamily Protective Union. Fidelity Acc. & Protective Society.	Fairmont, W. Va Boston, Mass., 7 Water st Saginaw, Mich., Bear- inger bldg	I. K. MacKenzie	E. B. Knight H. W. Howland
1888	*Fidelity Mutual Aid Ass'n	San Prancisco 908 Cali-	•	n. w. Howand
1902 1903	Finnish Accident & Sick Ren Ass'n	fornia st	J. L.M. Shetterley Edward Dahl	J. E. Miettemen
1908 1879		cal Bidg St. Paul, Minn Utica, N. Y	W. R. Eldson Henry Wendt	
1894	*Globe Fraternal Acc. Ass'n	Minneapolis, Minn., N. Y. Life bldg	H. D. Soden	C. H. Mero
1908 1908 1806	Great Western Indomnite Accin	Omaha, Net- Richmond, Va. Grand Rapids. Mich. Richmond, Va., 1007 Bank st.	l	R. C. Tabb C. W. DeYoung
1896	AVVenue Mentrel Bereit			1
1901 1901 1890	Tions Destruction Denduct Abs II	South Bend, Ind Portsmouth, Va Port Huron, Mich Chicago, Ill., 863 Clay-		
190	Illinois Health and Acc. Ass'n	Peoria, III	W. H. Schwartz Sam'l Coffinberry	C. E. Casperson J. C. Roberts
189 190 189 189	Indianapolis Mut. Benefit Ass'n* *Industrial Life and Health Ass'n *Industrial Mutual Indemnity Co.	New Albany, Ind Indianapolia, Ind Atlanta, Ga. Little Rock, Ark New Ulm, Minn	P. H. Kraft W. H. Furniss J. N. McEachern . T. F. Tiliar Geo. W. Barnes	G. O. Erni A. C. Simms J. M. Sheffield C. Strickland Joseph Bobletter
190 190 180	Keretone Indomnity Co.	Louisville, Ky	F. J. Walker J. E. Dickinson	T. O. West Chas. E. Frazier
190 190		mania bldg Raleigh, N. C Schenectady, N. Y		1
180	<b>\</b>	Boston, Mass., 100		
190 180		Galveston, Texas Boston, Mass., 190 Tre-	S. Aug. Allen L. A. Murff	<b>j</b>
186	Masonic Protective Association	mont st	H. S. Eldredge F. A. Harrington.	l
190 190	Medicki dervice Co	Boston, Mass	Fred. V. Wooster	Fred. A. Bryant
186	*Michigan Home & Hospital Ass'n	Midland, Mich	B. H. Carter Cyrus E. Perkins.	i
181	**Amnesota Mutual Casualty Co	St. Paul, Minn., Endicott	B. A. Ledy	Theo. A. Lienau
190 190	Mutual Aid Association	Anniston, Ala Augusta, Ga	J. R. Mahone W. P. Hixon.	L. Green C. C. Needham
18	Matural Denedict Ass II	Richmond, Va	John Mann, Jr	J. S. Taylor P. E. Jenries
19 19 18 19	*National Life and Accident Ass'n	Nashville, Tenn Mansfield, Ohio	George R. Collins James A. Gray C. A. Craig C. E. McBride	W. G. Tallman C. R. Clements E. G. Robinson
_	(only that deployed)	Philadelphia, Pa	W. I. Koller	W. I. Mullell

### SICK BENEFIT ASSESSMENT ASSOCIATIONS—Continued.

Year Or-	NAME OF ASSOCIATION.	Location.	Name of President.	Name of Secretary.
1898 1897	Newport News Beneficial Ass'n North American Benefit Ass'n *Northern Acc. & Sick Benefit Co	Newport News, Va Evansville, Ind Menominee, Mich., Main	C. B. Cephas J. Rohsenberger	B. C. Broun L. Lichtenberger
1900 1902	*Northwestern Acc. and Ben. Ass'n Peoples Health & Accident Ins. Co.	& Grand aves, Oshkosh, Wis Norton, Va	Jas. H. Walton A. F. McCabe F. D. Kitts	W. G. Curtis F. E. Byam E. H. Gilgore
1898 1908 1897 1899	People's Mut. Acc. & Sick Benefit People's Relief Ass'n Peoria Health and Acc. Ass'n *Phoenix Accident & Sick Ben. Ass'n *Phoenix Indemnity Co	Charlotte, N. C	Archer Ferguson. H. D. Easterly E. W. Moore H. Dusinbury	B. A. Washington L. K. Easterly L. O. Chatfield Harry N. Barr
1901 1904 1908	Pittsburg Sick and Accident Union. Pocahontas Accident Ins. Co Preferred Hospital & Acc. Ass'n Progressive Benefit Ass'n Protective Disability Insurance Co.	Pittsburg, Pa., Park Bg Siberia, W. Va. Flint, Mich. Charleston, S. C. Boston, Mass., 40 State st	Simon Whitestone R. N. Murray	Galen Graff J. H. Charters W. M. Blatt
1898 1894 1894 1897	*Provident Relief Association Provident Reserve H. & Acc. Ass'n. *Richmond Beneficial Insurance Co. *Ridgely Protective Association	Washington, D. C. Brie, Pa. Richmond, Va. Worcester, Mass., 518 Main st. St. Louis, Mo., 7th and	John Brosnan J. B. Reed E. F. Johnson F. A. Harrington	Wm. O. Menley C. La Montagne Jno. T. Taylor, Mg Albert L. Pratt
100/	*Royal Fraternal Union	Onve sts	F. H. Pickrell	B. F. Hellmuth
1897 1897	Royal Union Ass'n Scandinavian Good Templars Sick Ben. Association	Washington, D. C Trenton, N. J Minucapolis, Minn., 2701	J. N. Bates	A. P. Schwab
1900 1900	Security Accident & Sick Ben. Ass'n Sick and Accident Ass'n	8d st., N. Seymour, Ind. Toledo, O.	John Fornberg E. L. Hancock F. E. Michener	A. A. Bloomdahl T. G. Saltmarsh Sam'l C. Stump
1898 1890	*Southern Aid Society of Virginia *Southern Mutual Aid Ass'n	Richmond, Va Birmingham, Ala., 1894- 26 Third av	A. Washington C. P. Orr	T. M. Crump Le Roy Smith
1900 1900	*Standard Benefit Ass'n Star Beneficial Ins. Co. State Sick and Accident Ass'n	26 Third av. Bay City, Mich. Norfolk, Va. Manistse, Mich., 397 River st.	John Scott J. T. Tanner Allen McKee	W. Lloyd Scott B. C. Harmie Chas. Lundquist
1909 1849 1900 1908	St. Andrew's Benevolent Society St. Joseph Sick and Aid Society St. Lawrence Life Ass'n Swede-Finnish Benev. Aid Ass'n Tramway Mutual Aid Ass'n	Northfield, Vt	George Stracts J. J. Barnsdall John Packels M. W. Staley	John Risch C. R. Southwick John Librose Chas. F. Fury
1904 1909	Travelers' Health Ass'n Union Men's Mutual Ins. Co Union Mutual Aid Association	Omaha, Neb Duluth, Minn Mobile, Ala.	H. S. Weller Chas, Leytze C. F. Johnson, Sec. and G. M F. S. Moore	C. J. Lyon D. D. McInnis
1895 1994	*Union Mutual Benefit & Life Ass'n United Aid Ins. Co	Denver, Col., Arapahoe Richmond, Va., 505 E. Broad st.	F. S. Moore J. R. Byrd	J. S. McCleary P. S. Brown
i <b>89</b> 7	United Benevolent Society* *United States Indemnity Society.	Atlanta, Ga		Albert C C-2
1904 1809 1908	United States Mutual Ins, Co *United States Protective Society Usons Indemnity Co	onshire st	W. H. Jones A. K. Spraker J. W. Cooper	Albert C. Smith J. M. Johnston C. C. Hammond
1904 1900	Union Mutual Aid Ass'n of America *Wabash Mutual Benefit Association Western Industrial Ass'n	Jacksonville, Pia	Chas. W. Peters Max Heintse	C. F. Johnson E. Bierhaus, Jr.
1900 18 <b>9</b> 9	*Western Life & Accident Co Western Mutual Life & Accident		T. J. Gregory Morris N. Folsom.	S. M. Hibbard Ernest C. Folsom
1899 1901	*Western Relief Ass'n *Wisconsin Casualty Association *Woodmen's Mod. Protective Ass'n.	Oshkosh, Wis., 144 Main Fond du Lac, Wis St. Louis, Mo., Chemi-	J. H. Jenkins R. H. Loe	Geo. O. Sanders D. D. Sutherland
1904 1899	Workers' Mutual Life and Health *Workingmens Sick & D. B. Fund of U. S. of A	cal Bidg New Berne, N. C	W. A. Northcott E. N. Riggs	Chas, F. Hatfield A. H. Green

Over 1000 certificates in force.

### ASSESSMENT LIVE STOCK INSURANCE COMPANIES.

	TODESCENT DIVE	STOCK INSULAN	CE COMITENIA	
Year Organized.	Name of Association.	Location.	Name of President.	Name of Secretary,
1897 1908 1888	American Cow Club	Marquette, Mich	J. E. Roehr S. H. Yosum H. A. Pickering	W. H. Ellis S. S. Finkbiner Reed Nash
1869 1858 1900 1899 1887	Douglass Mut. Live Stock Ass'n Exeter Live Stock Insurance Co Farmers Mutual Live Stock Farm. Mutual Live Stock Ins. Ass'n Globe Mutual Live Stock Insurance Co	Douglassville, Pa Reading, Pa Topeka, Kan Burlington, Kan Springtown, Pa	Amos Reiff Frank H. Foster. T. Uncapher	C. H. Hine Wm. Dunn J. W. Hogg W. W. Brown Henry S. Punk
1866 1888	Goshenhoppen Mutual Live Stock Insurance Company	Pennsburg, Pa	J. Schoenly	E. W. Scholl
1899	tective Insurance Company of Montgomery County Hope Live Stock Mut. Ben. Ass'n Horse Ins. Fund of Retail Grocers	Hatboro, Pa Providence, R. I		
	Association of Philadelphia Indiana and Ohio Live Stock Ins. Co.	Philadelphia, Pa	A. T. Lewis	Wm. Smedley
1880	Lehigh County Horse Insurance Co. Lowden Mutual Cow Ins. Co. Lower Providence Mutual Live Stock Association	Allentown, Pa Lowden, Ia	Samuel J.Koehler Wm. Klipp	J. A. Fatzinger Wm. Kreinbring
1895	Stock Association  Mutual Live Stock Co. of Horsham, Mutual Reserve Live Stock Ins. Co.	Lower Providence, Pa. Dreshertown, Pa. Appleton, Wis	Isaac Z. Reiner A. H. Carn J. E. Lehr	D. M. Casselberry L. S. Whitcomb S. C. Shannon
1900 1869	Mutual Reserve Live Stock Ins. Co. Northampton County Horse Ass'n Northampton Mutual Live Stock	Clintonville, Wis Nasareth, Pa		
1886	Northampton Mutual Live Stock Insurance Company	Raston, Pa North Wales, Pa Pennsburg, Pa		Į.
1908	Peoples Mut. Live Stock Ins. Ass'n. Pottsgrove Mutual Live Stock Ass'n.	Greenfield, Ind	1	
1900	of Montgomery County Providential Live Stock Rock Run Mut. Live Stock Ins. Co. Scandinavian Live Stock	Pottagrove	A. E. Downes Henry Shroder	H. G. Rahn D. W. Wheeler D. G. LaShelle,
1909	Stockmens Indemnity Co Trumbauersville Mutual Horse In-	l .		1
1.868 1.857	surance and Detective Company.  Tylersport Mutual Live Stock In-	Trumbauersville. Pa	A. S. Frantz	A. H. Trumbauer
1909	surance Company	Tylersport, Pa	1	
	Insurance Ass'n United Farm. Mut. Live St'k Prot've	Greenfield, Ind Edgerton, O	H. G. Peckner C. M. Harris	J. S. Jackson J. F. Mast
1884	United Retail Grocers Ass'n, Mut. Benefit Horse Fund	Brooklyn., N. Y., 879 Fulton st.	H. H. Intemann.	Fred'k Luppens
1908 1909 1908 1909	United States Live Stock Co	Trappe. Pa	L. S. Smith J. D. Laylor	John Warner
1904	West Virginia Live St'k Indem. Co.	Parkersburg, W. Va		1

# STATISTICS OF ASSESSMENT ASSOCIATIONS.

In the following tables we present the statistics of a large number of assessment associations, both life and accident, and raternal societies, showing their transactions and financial condition for two years. These figures have been carefully compiled from official reports made to insurance departments, or from reports specially furnished to us for The Yrar Book. The comparative form in which they are presented lends special importance to them.

	30		INCOMB.			Ex	EXPENDITURES.	ES.		FINANCIAL COND'N.	Сомъ'ж.	Inst	INSURANCE ACCOUNT.	OUNT.
BUSINESS ASSOCIATIONS.  NAME AND LOCATION OF  ASSOCIATION.	For Year Endli Dec. 31.	Pre- miums or Assess- ments.	Other Pay- ments by Members.	Total Income (Includ- ing In- terest).	Paid for Death Claims.	Other Pay- ments to Mem- bers.	Paid to Agents and Medical Exam- iners.	Expenses of Manage- ment.	Total Disburse- ments.	Total Ad- mitted Assets.	Total Liabil- ities.	Number of Cer- tificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
Albany Masonic Relief Ass'n	1903	3.483 4,270	<b>69</b>	\$ 3,483 4,270	\$ 2,731 5,371	**	<b>64</b>	\$ 348 427	8, 5, 5, 5, 5, 5, 5, 5, 5, 5, 5, 5, 5, 5,	* §	<b>6</b>	£ \$	64	<b>6</b>
Albany Women Teachers Relief Ass'n, Albany, N. Y.	1903 1903	188 577	ጽ : :	28. 28.	171		::	നത	173 538	88		185		
American Annuity Ass'n † Detroit, Mich.	1903	15,500	::	15,646	: R :	::	4.021	1,231	5,323	8,680	443	338	54.027	89,511 87,500
American Beneficial Ins. Co Richmond, Va.	16 8 18 8 18 8	ī6,485	::	25,618	9.42	38:	::	13,012	or	18,513	18,030	: :	653,521	617,106
American Life and Accident Co. Denver, Colo.	1903	6,599	:	7,599	88	:	3,065	2,154	5,846	12,367	ક્ષ	1,303	868,978	595.439
American Mut. Life Ass'n	1989	116,352	::	116,352	\$4,110 87,507	::	6.477	23,198 28,019	81,786 115,526	50,474	¥ :	3,597	291,600 374.800	1,596,900

	37,220	0 7,805,230 7,070,080	0 199,658,000	0 1,979,500 0 2,009,000	0 4,668,000 4,312,000	1,853,000	6 27,086,000 o 16,544,500	o 161,500 o 160,000	0 2,290,000 0 1,213,000	6 4,782,700 0 5,203,100	0 8,865,000 0 8,820,500	0 3,235,000 0 4,059,500	2,529,000	1,050,500	
	19,091	1,706,850	29,650,000	66,100	385,000	34,000	11,604,926	7,900	1,247,000	521.250	859,500	118,500	361,000	317,500	_
	\$. 80. 10.	5.835 4.268	89.88 89.88 89.88	1,98	2,334	1,853	16,78a 9,30a	# # # #	1,821	2,612 3,096	9,005	3,065	1,400	282	
		30,364	103.479	8 8 8 8	::	3,646	64,134	::	250	49,000 36,550	5,800 9,500	5,000	4.500 7.500	,0,0,0 0,0,0,0 0,0,0,0	
	1,169	98,805 65,53	6,544,976 5,597,818	75,200 126,321	198,157 166,962	48,646 38,592	109,181 70,635	2,353 1,307	27,349 983	14,428	43.412	185.973 85,809	47.179 55.467	27,561 20,291	
	2,626 2,813	140,519	1,711,513	32,851 25,576	36,010 30,301	33,050	189 590 131,826	2,563 2,739	9,00 9,00 9,00 9,00 9,00	83,845 95,240	114,663		29,560 23,312	48.493	
		26,011 21,689	137,119	2,567	8.736 6.579	3.576	46,579	245	8,800 5,970	25,007 26,498	4.174 3.976	2,156 1,874	9,151	3.486 3.820	
	1,417 1,517	35,825	342,938 255,801	88	88		59.441	5 25	7,875 9,115	5,429	15,050 18,116	116	3.608 6,578	2,64.7 2,600,7	
	::	::	33,367 33,638	::	3,275	::	*:	::	8.6	1,457	::	<b>8</b> :	156	18,314	
	758	83,281 89,950	1,198,089 1,019,100	30,500	24,08 000,08	22,000 36,000	83,566 111,387	2,000 2,500	12,410 17,514	51,932 61,828	95.439 73.050	107,953	15,305	12,208	
_	2, 2, 2, 78,	173,992	2, 625, 920 2, 191, 830	32,920	67.80S	35,607	283,266 134,358	3,608	56,368 28,578	81,826 92,075	103,340 98,915	147,511	23,923 30,990	55.75 41.585	
		17,768	713.485 682.774	3,259	8,020 1,245	3,462	::	81 4	12,577 1,099	180	13,564	::	::	32,633 24,012	
	87.4 100	153,020	1,647,981	39.640 28.524	59.183 56.719	33.779 36,317	281.410 133,986	3.543 1,982	42,791 27,479	81,080 91,895	87,935 91,043	141,706 141,651	20,000 80,000	23.130 17,433	
	1983	95 98 98	1903	1903	19 20 20 20	1903 1902	1983 1983	1983 1983	1903 1903	1903	1903 1903	1903	1903	1903 1903	
	American Protective Ass'n Brooklyn, N. Y.	American Temp. Life Ins. Ass'n. New York City, N. Y.	Bankers Life Association Des Moines, Ia.	Catholic Knights of Ill., State Coun. Carlyle, Ill.	Cleveland Com'l Travelors Ass'n Cleveland, O.	Commercial Travelers Mut. Ben. Ass'n. Toronto, Can.	Cosmopolitan Life Ins. Ass'n a Freeport, III,	De Witt Clinton Ready Relief Ass'n. Brooklyn, N. Y.	Elkhart Mutual Loan Ass'n Elkhart, Ind.	Empire Life Insurance Co New York City, N. Y.	Empire State Degree of Honor, Sup. Lodge. Stockton, N. Y.	Expressmens Mut. Ben. Ass'n New York City, N. Y.	Farmers Life Association Des Moines, Ia.	German Am. Equation Prem. L. Ass'n. Burlington, Ia.	

STATISTICS OF LIFE ASSOCIATIONS—Continued.

	1		INCOMB.			Ex	Expenditures.	yi.		FDANCIAL COND'N.	COND'M.	INSU	INSURANCE ACCOUNT.	JUNT.
BUSINESS ASSOCIATIONS.  NAME AND LOCATION OF AROCIATION.	For Year Ending	Premiums or Assessments.	Other Pay. ments by Members.	Total Income (Includ- ing In- terest).	Paid for Death Claims	Other Pay- ments to Mem- bern.	Paid to Agents and Medical Exam- inera-	rpenses of anage- ment.	. Total Disburse- ments.	Total Ad- mitted Assets.	Total Liabil- ities,	Number of Cer- tificates in Force at End of Year.	Amount Written During Year,	Amount in Force at End of Year.
Globe Mutual Life Ins. Ass'n Chicago, III.	1903	\$ 15,007 14,692	<b>69</b>	# 15,35° 15,037	2,595,4	. **. 7. 53	5,378 5,844	8 12 4 89 9 99 99	\$ 16,080 13,133	13.951 8,456	3,582 3,582 4,202	3,632	\$ 379,029 261,584	\$ 522,433 468,657
Gold and Stock Life Int. Ass'n New York City, N. Y.	1903	7,266	::	8,867 8,085	5,360	::	::	86	5,551	30,606 18,071	3.750	1,150	18,000	634,300 631,800
Golden Eagle Association Brooklyn, N. Y.	1903	25,533 26,178	::	26,114 22,622	9.493 025,	# :	6,523	5,742	21,759	22,607 18,240	181	3,032	172,701	404.795
Great Northern Life Ins. Co Chicago, III.	1903	16,754 5,799	7,900	16,979	3,100	::		12.00 00.00 00.000	13,650	6,076	1.7 88		510,389 983,741	802,760 1,022,633
Guarantee Fund Life Ass'n Omaba, Neb.	9. g	11,570 18,350	::	19,24	308	9.138 885 585	1,609	1,623	6,364 8,358	17,301	1,224	4.8 6.8	562,000	846,000 S12,000
Home Friendly Society a Baltimore, Md.	1903 1903	267,470 260,112	4.752	272,222 266,157	131,221	1,00	56,728 54.869	58,173 63.918	259,282	77,121	1,000	61,339 59,697	1,746,780	4,882,690 4,271,050
Home Mutual Benefit Ass'n	198 1983	21,140	5,407	26,547	6,339	::	13,271	6,175 845	3.845	7,998 5,375	8 :	2,036 755	798.780 514,005	558,095 545,314
Hotelmens Mut. Ben. Ass'n of the U.S. and Canada. Chicago, Ill.	9. gr 2. gr	29,617 33,765	715	31,023	24,000 25,200	::	::	2,5411	26,411	27,462 21,138	6,093	I,042	171,600	1,250,400
Illinois Bankers Life Ass'n Monmouth, Ill.	1903 1903	12,558 24,354	33,072	47,696	6,956	₽8	14,808 10,696	5,521 4,959	45.337 22,631	4.4 84.4 84.4	8,33 592	1,728	1,489,500	4,031,000 2,953,500
Industrial Mutual Indemnity Co. Little Rock, Ark.	9. gv 8. gv	6.8 8.8 8.8	<b>%</b> :	77,836	24,676 22,933	::	33,519	14,659	72,854	25,55s 287,83	4,30	10,647	1,067,445	717,207 563,212
Insur. Clerks Mut. Ben. Ass'n New York, N. Y.	1903 2003	8,000 12,689	9,000 0,070	15,366	9,000	::	5,8	105,1	11,050	28,399 28,339	98	<b>88</b>	900 900 900 900 900	061,000 662,000
•	<del>-</del> :	_ ;	_	_			— ; ; !	- :	-		- !			

Kentracky Central Life and Accident Co. Louisville, Ky.	9. 9. 8. 2.	11,789		11,735	1,948 873	<b>8</b> 7.0	7,833 1,581	98,1	3,123	4.4 886		3.715	531,780 246,450	271,350 235,180
Knights Temp. & Mas. Mut. Aid Ass'n. Cincinnati, O.	1983 2882	501,363 498,500	2,957	1633, 142 523, 290	487,500 549,000	88	15,432	18,923	1638,124 598,664	595,696 593,678	85,000 114,000	8,8 8,8 8,8	734,000	23,406,000 23,896,000
Knights Templars and Masons Life Ind. Co. Chicago, Ill.	1903 1906	424.078	15,578	458,176	361,981 354.419	28,861 19,342	18,124	39,683 53,246	448,649 450,146	511,789 511,445	113,197	5.499 5.499	567,527 2,401,697	13,963,421 15,734,197
Life Ins. Co. of Pennsylvania,* Philadelphia, Pa.	1903	125,912	9,249 IO,979	245.403 188,501	69,789 81,231	1,267	25.952 38,091	47,370 33,119	203,647 153,710	159,622	13,114	4,061	3,904,393	3,974,678 2,183,000
Masonic Life Association	5. S.	1,978	::	1,024	2,146 911			156	2,302 1,014	152		88		
Masonic Life Ass'n of W. N. Y Buffalo, N. Y.	1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	342,230	2,413	367.757 350,565	315,000	8-8	24,656 23,088	23.550	364,036 336,004	150,537	86,709 80,259	7,858 7,440	1,825,500 1,845,000	17,451,000 17,127,500
Merchants Life Association Burlington, Ia.	1903	83.198 67,173	43,490	133,928 118,503	58,000	5,586 4.4,610	20,145 13,292	25,070 18,310	108,801 86,531	139,860		5,689 5,080	3,607,700	000'218'6
Minnesota Scandinavian Reliet Association. Red Wing, Minn.	8.8 8.8	100,633 99,600	4,947	111,529	% % % % %	: <b>%</b>	4.347	17,553	100,400	148,910 138,233	26,046 83,867	5,786 386,78	464,500 448,500	6,073,500 5,925,500
Mutual Aid Soc. of Ger. Lutheran Synod of Ia. and other States Waverly, Ia.	1989 1983	49,016 50,270	11,480	62,269 51,800	\$1,500 39,000		\$ <del>1</del>	3,023	55.217	\$1,618 46,620	1,226	4.4. 8.6.	359.500 017,500	5,117,500 4,882,000
Mutual Aid Society of Lutherans Toledo, O.	91 92 82 82	25.	<b>%</b> 8	9,708	9.00 84.00 80.00		: 8	551	9,980 7,278	2,530	::	28	86,08	875,000 804,500
Mut. Ben. Ass'n of Fifth Street Baptist Church. Troy, N. Y.	2 gr	35	: :	35	g H	::	::	RR	34	<b>\$</b> 4		35		
Mutual Life Ass'n of Iowa Red Oak, Ia.	g, g, g, g,	19,532 16,758	1,087	20,879 17,846	1,000	8.5 \$	476,4	2,156 2,205	7,668 6,541	58,757 55,761	†77,144 35,311	785	180,000 196,500	1,012,500 901,000
National Mut. Aid Soc. of Va Alexandria, Va.	8 g.	6,921	. vo	6,926	1,358	::	::	5,852	7,210	10,819	2,690	2,255	84,268	63,134
Nebraska Mut. Life Ins. Co Stromberg, Neb.	9, 9, 8, 8,	33.571 21,018		33,571 21,018	19,600 10,850	8.		5,693	::	: :		3,670	675,000 546,600	3,325,700 2,650,700
N. Y. Physicians Mutual Aid Ass'n. New York City, N. Y.	1983	23.756 <b>29</b> ,673	<b>3</b> 8	86,680 34.083	30,000	<b>है</b> क्ष	8%	1,287	23.447 33.492	56.467 50.978	4,919 2,116	1,701	157,000	1,701,000
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* Formerly I O. O. F. Mutual. † Includes reserve of \$46,347. ‡ Includes \$210,000 borrowed and repaid. \$ Includes \$20,000 surplus fund returned. * Transacts industrial business.

STATISTICS OF LIFE ASSOCIATIONS—Continued.

	Zu		INCOME.			Es	EXPENDITURES.	125.		FINANCIAL COND'M.	COND'M.	Ins	INSURANCE ACCOUNT.	CUNT.
BUSINESS ASSOCIATIONS.  NAME AND LOCATION OF ABSOCIATION.	For Year Endi	Premiums or Assess-	Other Pay- ments by Members.	Total Income (Including In- terest).	Paid for Death Claims.	Other Pay- ments to Mem- bers.	Paid to Agents and Medical Exam- iners.	Expenses of Management, ment,	Total Disburse- ments.	Total Admitted Assets.	Total Liabil- ities.	Number of Certificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
New York Safety Reserve Fund Painted Post, N. Y.	1903 1903	\$ 6,450 2,911	\$ 3ié	\$ 6,450 3,227	8,189 279	•	* 525 525	2,660 2,403	\$ 5.373 3.403	84.60	8 1,411 1,045	శ్వవి	\$ 945,500 181,000	530,000 268,900
Northwestern Annuity Life Ass'n Omaha, Neb.	1903	1,677 283	::	1,677		::	::	::		::	: :	፠ቘ	105,600	131,600 370,800
Northwestern Ohio Mas. Rel. Ass'n., Toledo, O.	1903 1903	63,102 59,887	8.2	64,017	59,807 52,500	752	6, 4, 8, 7, 6,	6,488 5,210	67,286	14.480	3,126	106'1	87,500 216,000	1,967,000 2,358,500
Northwestern Traveling Mens Ass'n of Chicago, Chicago, Ill.	1903 1903	108,760 162,064	9,7	109,253	93,819	::	<b>88</b> :	9,151	103,058	51,156 39,261	34,230	1,316	73.000	5,117,000 5,530,000
Odds Fellows Provident Ass'n Brooklyn, N. Y.	90 S	257		44	307	::	::	8.8	330	14	::	3.8		
Pelican Mutual LifePhiladelphia, Pa.	1983 1983	16,216	: :	75,828	%	4,660	14,938	609'9	27,058	55,351		1,201		130,900
Peoria Life Association	1903	18,951	: :	18,951 19,747	4,560	::	::	11,441	16,001 16,236	1,147	8, :		881,325 1,107,500	1,094.775 1,001,500
Postal Employees Mutual Aid Ass'n. New York City, N. Y.	1903	13.790 12,648	88	18,577	13,000	::	2,87	¥¥	13,831	9,343	2,176 281	1,019 1,009	71,000	1,019,000 1,006,000
Protective Life Association	8, 8, 8, 8,	115,576	8 8	118,882	84,913 87,080	::	18,730	10,188	113,831	\$ 86 8 8 8 8	9,000	3.935	309,011 416,511	5,286 203 5,405,011
Protective Life Assurance Society Buffalo, N. Y.	ğ. ğ.	3,843	::	8,8,9 14,8,1	3,659	1,479	804 1,853	4. 4. 4. 88 4. 88	4.14 9,481	38	<b></b>	12. g	92,350 110,300	82,850 64,900
Provident Ass'n of Newtown, L. I. Maspeth, L. I., N. Y.	1983 1983	3,825 5,383	17	3,908 5,459	4.4 960.4 860.4	::	184 253	818	4,671 4,380	1,985		<u> </u>		
	- I _		_	- !	- ! !	-     			_	_	_			

175 7,646 4,858	::	1,289			:	:	:\		
	_	-	7 t	7,040	:	:	3	175,000	266,000
314 21,208 5,380	9	5,461	10,165	21,008	4.517	88	2,836	:	:
6,769 zaq,909 182,806 1,310 /338,796 23,663	6,803 81	11,038	15,390 i	\$254,671 38,463	344.919	30,000	8,288	493,000	9,742,500 9,771,500
10,186 5,573 10,717 7,413		192'1	1,008	9.782	16,171	1,416	531 <b>58</b>		
36,766 29,069	: 81	4.353	5,666	39,089 43,400	18,089	10,704	1,565	126,850 135,000	1,314,250
655 8.432 8.500 631 7.900 7.000	:::	17 S1	8 8	8,822 7,560	1,632	1,88	88.88 88.88	9,500 33,500	327,500
238 21,706 20,000 136 18,196 18,000	::	SS SS	1,000,1 1,000,000	21,157	27,084		1,537		
4,707 20,566 6,083 2,556 3,456	::	1,411	2,963	11,532	15,418		1,708	1,366,000 1,314,000	2,876,000 2,034,000
698 12,018 5,000 167 10,744 3,500	::	8 :	1. 6 9.8. 9.00	7,787 6,396	14,176	1,000	1,439	171,000 263,500	1,497,000 1,325,500
1,072 27,489 22,000 1,042 22,128 19,000	18	1,115	1,433	24,548	13,685		3,097 8,898,	257,000	3,097,000 2,871,000
13,839 22,692 14,650 5,462 19,449 9,500	::	3,6	1,358	16,714	24,025 18,047	350 1,000	1,849	134,500 142,500	1,656,000 1,635,500
614 80,701 45,500 597 88,541 81,795	12	88	5,237	51,513 87,741	227.459 204.994	14.486	5,246	284,000 290,500	4,963,000 4,936,000
8,586 71,701 42,028	1,741	7,089	15,133	64,227	10,723	36,325 36,570	12,498	329,264 1,012,410	3,910,112 4,012,277
591 108,453 96,000 996 87,629 64,788	::	::	7,186 6,190	103,186 70,979	124,293	8,70 12,700	4.754	794,000 886,000	9,508,000 9,042,000
3.879 134.808 114.000	3,688	::	8,035	119,968	122,666 86,486		1,863		7,072,000
3.4.56 114.018 10.744 10.744 10.449 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 10.443 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125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733   125,733	10,286   1,245   11,532   5,355   11,532   5,355   12,545   14,176   1,243   1,243   1,244   1,115   1,433   24,548   13,685   1,2405   1,324   15,332   11,513   16,320   1,324   15,133   11,513   18,47   1,325   1,325   12,513   12,405   1,324   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325   1,325	10,186   1,245   11,532   5,355   11,000	10,286   1,445   11,532   5,355   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,445   1,

### STATISTICS OF LIFE ASSOCIATIONS—Continued.

	2		INCOME.			ğ	EXPENDITURES.	ı		FUANCIAL COND'N	COND'N.	INS	INSURANCE ACCOUNT.	OUNT.
BUSINESS ASSOCIATIONS. MARE AND LOCATION OF ASSOCIATION.	For Year Endin	Pre- miums or Assess- ments.	Other Pay- ments by Members.	Total Income (Includ- ing In- terest).	Paid for Death Claims	Other Pay- ments to Mem- bern.	Paid to Agents and Medical Exam- inera.	Expenses of Manage- ment.	Total Disburse- ments,	Total Ad- mitted Assets.	Total Liabil- ities.	Number of Cer- tificates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
Western Masons Mut. Life Ass'n ; 1903 Los Angeles, Cal.	1983 1983	\$ 115,115 110,325	\$, 5,051 5,024	\$ 120,166 115,349	\$5,000 000,000	o g i	\$,171 2,236	7.905 7.695	\$ 106,180 95,036	\$ 155,060 142,641	₩	5.436 5.288	\$ 1,215,000 877,000	8,754,000 8,560,000
Western N. Y. Relief Ass'n 1903 Sherman, N. Y.	95 28 28	8,8	. •	<b>%</b> &	1,000	::	176 198	::	1,176 948	<del>\$2</del> 8	8 :	83	250 11,500	35,000 43,000
Western Union Life Ins. Co	95 20 20 20	2,873	16,087	18,959		::	::	7,664	7,664	11,294	138	::	916,650	858,350
Winona Mutual Benefit Ass'n	1903	4,028 4,081	2.2	4,363	4,00I 3,628	::	28	255 311	4.327	5.347		9,00		
Workingmens Co-operative Ass'n of the U. I. L. of New York, New York, New York, N. Y.	1983 2001	26.27. 26.785	χ. <del>λ</del>	27,021	9,176	1,987 1,7	5,528	9,368	25,918 26,394	7,007	1,029	4.719 4.816	95.966 109,579	365, 106 369, 292
World Mutual Life Association Des Moines, Ia.	1903 80 3	14.454	7.540	25,866 16,723	4,158	88	12,148	4.159	21,655	69.057	::	1,887	1,102,500	2,800,000
Young Men's Mut. Life Ass'n Cincinnati, O.	1903 1903	53,626	2,345	56,841 55.824	41,000		8.3	6,249 5.958	47,625	69,408		1,361 1,417	76,000	2,8051,000 2,805,000
Totals	9. 9. 9. 9. 9. 9. 9. 9. 9.	5,780,016 5,734,387 6,194,599	575,542 842,208 1,015,521	6,798,537 7,244,802 7,973,170	4.353,646 4.408,110 4.584.851	69,572 110,824 169,225	8,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000 9,000	879.381 727.360 733.677	5,824,033 5,905,630 6,490,088	8,632,960 9,679,626 10980,117	819,836 836,789 879,946	347,415 323,933 365,215	70,665,983 60.967,860 76,036,671	424, 214, 371 414, 816, 823 444, 240, 829

‡ Formerly the Mesonic Aid Association of Dakota.

### FRATERNAL ORDERS.

	-p		INCOME.			EXPENDITURES	TTURES.		FINANC'L COND'N.	COND'N.	Insu	INSURANCE ACCOUNT.	מארד.
FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	For Year Ening Dec. 31	Assess- ments and Annual Ducs.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Com- missions and Examin- ers' Fees.	Expenses of Manage- ment.	Total Dis- burse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certifi- cates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
A. O. U. W. Bentonville.	1903	•	*	\$	61,000 63,000	₩	24.717 23.116	\$5,717 85,717 86,116	# 17,808 8,088	49	5,171 4,841	•	\$ 7.316,000 6,926,000
Eastern Star Benefit Association	1933	• • • • • • • • • • • • • • • • • • • •		5,390	4.712	::	80 <del>4</del> 88.	5,180 4,802	3,769	::	3,003		300,300 247,000
Knights and Daughters of Tabor	1903 1903		::	8,547	8,930		2,88 2,58	1,024	::		8,632		
Kaights of Honor of the World	190 1903	::	::	I,2998	2,500	:::	ਨੂੰ ਜ਼	2,550	::	2,125	8,8		175,200
Masonic Templars of AmericaLittle Rock.	9, 9, 9, 9, 9, 9, 9, 9, 9, 9, 9, 9, 9, 9	3,035	:%	3,131	1,600 850	• • • • • • • • • • • • • • • • • • • •	2,410	4,010	8	::	2,050		300,000
Mossic Benefit Association Prescott.	1983	15,760		15.760	13,656	505	1,231	14.831	3,911 1,328	:8	4.43 88.62 288	110,000	886,600 772,400
Odd Fellows Benefit AssociationFort Smith.	Ş.Ş.		::	9.409	12,255	::	85. 81.5	12,845 8,718	<b>&amp;</b> :	80I	\$, 4 00, 4		
United Brothers of Friendship and Sisters of Mysterious Ten. Little Rock.	193	:	;	:	8		8,	750	:	:	5,862		786,450
A. O. U.W. San Francisco.	zói	780,987	55.947	836,933	780,842	15,000	40,000	8356.842			21,855	a,964,000	38,600,000
Fraternal Brotherhood. Los Angeles.	1903	245,787 177,153	4.987 9.817	250,774 186,970	25,35 74,45	83,643 67,892	42,712	221,710 184,432	83.967 48,875	3,170	18,883	9,016,000	24.408,700 18,571,200
	_			_		_	_	-	_	•	-	_	

STATISTICS OF FRATERNAL ORDERS-Continued.

	.p		INCOME.			EXPRIDITURES	ITURES.		FINANC'L	COND'N.	Insu	INSURANCE ACCOUNT	UNT.
FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	For Year En ing Dec. 31	Assessments and Angust Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Com- missions and and Examin- ers' Fees.	Expenses of Manage- ment.	Total Dis- butras- ments.	Invested and Other	Liabil- ities.	No. of Certifi- cates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
Pendo, Order of San Fiancisco	1903 1908	661'z/	\$ 1,625	\$ 73.824	\$ 41,263	\$ 11,670	\$ 16,670	\$ \$	\$ 14,361	\$ 3.728	5,871 4,753	\$3,740,156	\$ 9,106,702 6,785,060
COLORADO. American Woodman, Sup. Camp	1903	4.834 6,280	373	5,280	85 E	2,238	2,980 5,395	5,468	1,390	887	610	396,000	457.500
Fraternal Union of America	1903	281,081 258.659	5,6%	286,751 268,748	184,402 85,030	26,110	27,712 43,693	239,066 246,486	129,200	22,314	23,014 22,538	6,963,600 11,484,000	33,325,800 33,189,000
Royal Mystic Tie	1903	9,241	31	9,272	4,064	1,98	3,635	829'6	1,641	250	1,316	243,150	1,251,400
Women of Woodcraft	1983 1983	356,676	32,959	389,635	22,006	::	82,874	304,880	297,374	30,994	34.719	10,883,700	46,535,700 739,500
Woodmen of the World (Pacific Juris.)	1903	1,280,392 1.012,047	101,893 258,965	1,382,285 1,281,012	926,300 845,500	132,915	46.768 38,005	1,105,983 1,041,806	1,020,670	161,291 89,053	90,769 87,947	19,734,000	175,333,900
A. O. U. W New Haven.	1903 1903	256,900 289,836	629 5,731	257,529 295,568	221,000	::	40,021	261,021 264,132	31.436	15,000	9,055	1,009,000	17,359,000 23,116,000
Chevaliers de St. Louis d'Amerique	1903	4,213 3,807	616 012	4,829	2,726	8:	461	3,283	3,033	1,364	88		
Fraternal Benefit LeagueNew Haven.	1303 1903	3,516	1, 80, 80,	4.525 8.868	1,668	र है	ğ. <del>1</del>	4,129 855	3,219	121	973 152	1,333,566	1,475,066 186,500
Fraternal Order of Connecticut	1903	9,781	86	10,046 10,399	13,000	9 :	330	4,016	12,421	6:	88	4,250	399.250 439.250
Knights of Columbus	8.8 8.8	497.728 465.745	37,425 31,989	535,147	243,750	3,222	80.436 48,843	327,408	1,094,478	37,450 54,900	37,702	3,864,000	37,990,000 34,835,000
Mutual Benefit Ass'n of Masons	18 80 80 80 80 80 80 80 80 80 80 80 80 80	14.480	86	14,659	11,589	:	1,716	13,305	5,811	æ	\$		

9,164         7,186         1,865         3,000         1,865         3,000         4,7577         35,000         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3,316,779         3	meral 1903
47.577         35.000         5,444         40.491         18.198         3.000         2,666         323,750           9.354         35.901         45.945         5.703         9,420	
9.354 3.595 2,107 5,703 9,440 6,655 775,132 33.357 19,622 7,345 8,567 35,673 20,032 6,104 15,39,675 89,924 37,522 35,378 12,886 87,188 12,254 24,75 7,702 1,359,675 65,000 27,649 30,401 9,519 67,895 2,629 1,311,000 37,394 7,229 1,295 12,345 12,355 1,354 171,620 21,921 17,922 1,025 12,325 16,131 23,526 16,978 5,937 1,516 285,500 31,352 15,559 1,095 62,498 8,539 4,344 6,688 1,623,000 14,800 3,740 9,858 13,598 8,733 360 1,353 127,800 2,730 53 573,000 15,463 27,282 65,444 17,000 144,000 18,461 1,895,000	1903 45.487 1902 61,599
34.357         19,62a         7,345         8,567         35,673         20,024	1936 9,191
89,984 37,522 35,378 12,886 87,168 12,354 2,475 7,795 1,350,315 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1903 1903 32,171
37.394         7,229         1,31,300         38,655         1,354         171,620           27.394         7,229         1,006         4,533         23,360         38,655         1,354         171,620           21,324         1,026         4,533         23,592         16,978         5,937         1,516         285,500           31,352         15,518         13,367         11,950         62,498         8,539         4,344         6,688         1,623,000           485         11,800         3,740         9,858         13,598         8,733         360         1,333         127,800           2,730         63         3,740         9,858         13,598         8,733         360         1,333         127,800           2,370         63         3,740         3,740         3,740         3,740         3,740         3,740         3,740         3,740         3,740         3,740         3,740         3,740         3,740         3,740         3,740         3,740         3,740         3,740         3,740         3,740         3,740         3,740         3,740         3,740         3,740         3,740         3,740         3,740         3,740         3,740         3,740         3,	1903 89,63s 1902 64,774
37,394         7,229	1902 69,307 5
21,921         17,962         1,096         4,533         23,592         16,978         5,937         1,516         285,500           31,325         15,589         3,740         6,840         16,978         6,840         16,123         6,149         5,863,900           485          9,847         28,576         6,840         16,123         6,149         5,863,900           14,800         3,740          9,858         13,598         8,733         360         1,353         127,800           653,300         63          3,746          3,746          89,018           641,558         573,000         16,489         659,424          14,698         1,896,000	1903 36,388 1902 28,361
31,352 15,589 3,740 9,247 28,576 6,840 16,123 6,449 5,688 1,623,000  485 57,40 9,247 28,576 6,840 16,123 6,149 5,886,950  14,800 3,740 9,858 13,598 8,733 360 1,353 127,800  2,730 63 2,462 1,066 511 89,018  653,230 573,000 13,463 27,282 659,424 14,638 1,896,000  644,1558 563,000 16,820 20,409 644,189 179,193 144,000 18,467,000	1902 20,319
485 9,858 13,598 8,733 360 1,353 127,800 653,330 5773,000 15,463 27,280 644,558 85,730 16,4000 18,463 20,494 179,193 144,000 18,461 1,895,000	1903 64,599 . 1902 31,352 .
14,800         3,740          9,858         13,598         8,733         360         1,353         127,800           2,730         653,830         573,000         13,463         27,282         659,424          14,698         1,896,000           641,558         563,000         16,480         264,189         179,193         144,000         18,467,000	
a,730         653,830         573,000         13,463         27,28a         659,424          1,066          14,638         1,896,000           641,558         563,000         16,820         20,499         644,189         179,193         144,000         18,461         1,567,000	1902 14,674
653,230 573,000 13,463 27,282 659,424 14,638 1,896,000 641,558 563,000 16,400 16,401 4,567,000	1902 2,730
	1903 479,919 1. 1902 486,726 1.

### STATISTICS OF FRATERNAL ORDERS—Continued.

	-p		INCOME.			Expenditures.	TURES.		FINANC'L COND'N.	COND'N.	Instr	INSURANCE ACCOUNT	ount.
FRATERNAL ORDERS.  NAME AND LOCATION OF  ASSOCIATION.	For Year Er ing Dec. 31	Assess- ments and Annual Dues.	Admission Fees and Other Receipts.	Total Income,	Paid for Claims.	Agents' Com- missions and Examin- ers' Feer.	Expenses of Manage- ment.	Total Dis- burse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certifi- cates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
ILLINOIS—Continued. Archeon UnionRockford.	1903	4.469	<b>%</b>	<b>\$</b> 4.48I	*	& I.	757	2,657		<b>s</b> 615	805	\$ 677,500	<b>504.</b> 500
Benai Berith, Ind. OrderChicago.	10 20 20 20	26, 195 26,803	8,084	34.289 34.975	29,075	::	1,163	30,764	169,644 166,128	::	1,113	8 28 8 28	757.050 <b>8</b> 15,150
Bohemian American ForestersChicago.	1982	21,753	139	21,892	30,200		8	21,060	7,544	2,400	1,543	123,500	1,308,500
Bohemian Slavonian Frat. Ben. Assn	1902	39,547	8	40,223	41,000	:	1,017	42,017	5,404	:	2,180	006'191	1,975,400
Bohemian Slavonian Knights & Ladies	1903 1903	34,629	311	37.494 30.565	30,600		2,710	33,629	10,120	4,525	2,548	250,000 286,000	2,181,000 2,030,500
Brotherhood of Locomotive Firemen	200	714.677	<b>22,</b> 013	736,690	606,350		106,983	713.333	138,082	139,500	44.742	12,367,000	61,842,500
Capitol Life AssociationSpringfield.	9 1 9 2 2	26,975 30,101	3.989 4.884	30,964 32,583	13,012	6,567	6.528 9.44	26,184 36,880	6,189	60 80 00 00	3,693 3,491	958,000	2,031,000 1,964,000
Catholic Order of ForestersChicago.	1903	1,029,192	\$1,045 52,084	1,080,237	915,383 751,183	15.478	75.847 59.801	1,033,408 823,863	621,724 572,828	106,900 92,466	112,608 104,562	10,804,000 11,992,200	120,274,400 111,123,900
Chicago Fraternal LeagueChicago.	1982	7,220	61	7,281	3,960	:	1,426	4,385	5,345	8,	882	107,750	402,350
Columbian Knights, Order of theChicago.	1903 1903	194,410	3,636	205,713 181,810	146,114	13,935	39,183 30,602	199,344 184,092	107,114 101,431	35.300 40,908	10,860	2,816,000 3,318,000	15,688,500 15,494,500
Confederation of Bohemian Am. Ladies	8	5,023	:	5.023	3,850	:	894	4,319	1,074	330	1,599	51,500	47,300
Court of HonorSpringfield.	1903 1903	594.544	21.611 16,586	711,718 611,130	592.985 477,640	98,595 96,744	53.929	692,064 548,352	247,6953	108,000 63,889	67,080	13,710,500 15,869,000	95,527,750 89,580,500

Crescent Life Association	1903	6,038	36	8/0'9	3,700		2,238	5,938	2,159	3.400	438	277,365	572,304	
Daughters of ColumbiaChicago.	1903	2,550	761,11	13.747	7,400	2,230	3,507	13,164	1,869	156	1,282	582,500	1,210,500	
Firemens Mutual Aid and Benefit Ass'n	1903	19,427	137	19.564	16,000	8	\$	16,517	908,9	:	1,181	48,000	1,181,000	
Fraternal Army of Loyal Americans	1902	105,110	1,479	106,589	64.750	19,361	19.114	103,228	22,755	22,750	10,436	6,027,600	12,922,500	
Fraternal Reserve Life Association	1903 2003	39,013 30,101	601 433	39.614 30.534	23,210 18,110	4.497	7,815 8,034	35,528 26,144	22,279 19,498	3,490	4,758	2,264,000	6,152,000 5,044,900	SIA
Fraternal TribunesRock Island.	1983 1983	76,286 65,522	2,774	79,060	35,500	19,137	14,685 9,630	60,928 60,659	35,346	6,825	8,073	2,862,000	8,006,000	TIST
Fraternity of Pilgrims	100 200 100	315	:	315	:	:	:	275	\$.	:	212	338,000	221,000	ics (
Funeral Benefit Fund, Grand Orange Lodge. Chicago.	198	:	:	237	ક	:	8,	4	435	:	113	2,600	22,600	JF F.
German American Federation of Illinois Chicago.	1902	37,348	385	37.732	38,000	:	9,90	40,928	15,055	5,000	2,499	287,500	2,114,000	KATE
German Order of HarugariChicago.	198	49,472	579	50,051	45.673	:	4,681	50,354	21,223	9,000	2,108	56,500	1,054,000	KNAL
Grand Carniolian Slavonian Cath. Union of U. S. A. Chicago.	1902	38,141	613	38,755	30,089		3,053	33.142	14,128		5,701	1,315,300	4,348,150	OR
Herman Schwestern, Order der	1902	4,540	143	4,683	3,300	:	874	3,074	7,129	8	1,766	98,000	353,200	DERS.
Hermann's Sons of Illinois, Order of	1902	3.475	91	3,621	3,699	:	385	4,085	Į,		336	1,600	33,600	
Hibernian Life Insurance Association	2g	7,148	:	7,148	2,939	:	1,322	4,260	8,896	515	8	218,500	750,000	
Home Fraternal LeagueRockford.	2001	21,182	:	1,251	10,285	:	5,091	15,377	10,534		1,637	649,500	2,088,000	
Ideal Union Benefit Society	ğ	16,031	193	10,224	7,890	:	2,869	10,759	¥1,1	1,287	1,392	835,500	1,940 500	
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		INCO	INCOMB.	11 1		11 (41 )	TURES.	XPENDITURES.	Finânc'l Cond'n.	COND'N.	INSU	INSURANCE ACCOUNT.	UNT.
FRATERNAL ORDERS.  NAME AND LOCATION OF  ASSOCIATION.	For Year En	Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Com- missions and Examin- ers' Fees.	Expenses of Manage- ment.	Total Dis- burse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certifi- cates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
ILLINOIS.—Continued. Illinois Mutual Benefit Fund (Grand Orange Lodge), Chicago.	1903	1,022	287	\$ 1,309	44	<b>*</b> 8	<b>25</b>	<b>8</b>	<b>\$</b> 1,250	s <del>a</del>	135	44	\$ 115,000
Independent Western Star Order	1902	17,359	:	17,359	13,249	477	3,817	17,544	10,530	4,500	4,155	499,000	2,077,509
Knights of Pythias, Endowment Rank Chicago.	1903	1,968,156 1,929,265	70,76a 69,587	2,038,918 1,998,852	1,442,698	193,053	129.881 124197	1,769,546 1,749,493	724.415	161,301 231,254	63,561 60,710	13,002,000 13,635,000	105,736,000 103,711,000
Knights of the White Cross, G. LChicago.	1982	4,946	ይ	4.996	4.500	:	198	5,361	4,326	8	749	56,500	374,500
Knights Templars and Masons	1902	430,251	31,027	461,278	360,630	18,895	57,508	450,146	511,444	124,190	5.499	2,401,697	15.734,197
Low German Grand Lodge of U. S. of N. A. Chicago.	1902	53.793	g, T	<b>6</b> 0'19	52,425	1,169	5,639	59,233	42,164	7,205	:	:	
Loyal AmericansSpringfield.	1903	331,865 64,089	36,819	368,684 66,231	225.504 32,282	54,410	53.989	333,993 62,123	103,401	56,580 7,480	37,265	25,156,000 9,790,000	47,934,242 14,335,750
Loyal Sons of AmericaSpringfield.	<b>8</b> 0	:	:	δ	5	:	:	107	537		2	00°6	000'6
Luxemburger Brotherhood of America Chicago.	1902	1,002	91	1,018	8	:	86	480	2,037		683	10,400	68,300
Modern American Fraternal Order Effingham.	1903 1903	71,269 59,823	3,190	72,425 63,013	24.85 28.85 28.85	13,191	9,858	57,965 54,796	38,344 23,599	510	6,003 5,095	1,685,000 1,899,000	5,969,726 5,234,356
Modern AztecsChicago.	ī	2,788	ð.	2,828	282	:	3,161	2,443	828	1.177	303	2,000	389,500
Modern Woodmen of AmericaRock Island.	19 19 19 19 19	6,958,193 6,358,742	112,397 107,567	7,070,520 6,466,309	5.973,474 5.592,883	183,592 164,716	680,145	6,840,322 6,231,454	2,378,525 2,130,816	752,284 740,397	660,151 664,166	87, 195,000 144743, 000	87,195,000 1149300550 144743,000 116128 5000
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Mutual Aid, Independent Order	1903	109,041 131,805	5,418	114,460	67,950 118,301	2,353 4,842 4	7,979	78,282	37,103	3,250	2,301 2,915	81,000 169,500	4,132,500	
Mutual Benefit and Aid SocietyChicago.	1983 1983	26,336 25,776	1,833	28,169 26,359	20,973	501	3,405	26,385 23,388	19,815	773	1,638 1,522	93,500	819,000 761,000	
Mutual Protective League	1903 1903	171,215	3,323	174,539	131,742	8,822 4,626	17,447	158,053	84,436 68,457	28,719 18,000	17,032	4.363.500	23.223,000 21,809,500	
Mystic Workers of the WorldFulton.	1983 1983	268,686 219,296	3,342 3,113	272,028 222,409	192,825	22,946 16,831	22,728 24,538	238,528 194,923	103,808 66,610	15,700	27,399 22,685	8,931.500 9,171,000	38,228,775 33,047,050	
North American UnionChicago.	1983 1983	167,993 145,704	15,882	183,875	893,693 80,700	10,509	49,601 30,507	143,294	298,747 253,412	6,881	10,463	2,498,000 2,288,500	15.279,500 14,464,000	
North Star Benefit Association	1902	24.788	138	24,926	16,022	1,035	3,619	30,676	3,206	1,350	2,584	529,700	2,994,950	
Order of Mutual Protection, Supreme Lodge. Chicago.	1983 1982	107,085 96,842	4.021 3,566	111,106	73.96a 67,369	8,621 2,880	13,008	95.59a 83.359	118,813	8,706 7,815	7,963	1,184,000 838,500	7,578,500	
Pike County Mutual Life Association	198	13,994	:	13,994	9.595	:	3,098	12,687	3,026	1,453	1,241	000'076	2,482,000	
Pioneer Reserve AssociationBloomington.	1902	12,773	1,305	14,078	4.949	4,108	3.765	12,824	2,523	11,499		:	:	
Polish National Alliance of the U.S. of N.A. Chicago.	1903	240,793 183,338	38,712 62,693	279,505	196,120 185,750	536	40,092 33,001	236,212	239,739 199,160	33,856 25,026	35,836 32,184	1,932,000 1,725,300	20,073,300 18,141,300	
Polish R. C. Union of America	1902	106'96	3,673	100,574	66,250		698'6	75.513	75,394	3,250	13,260	1,369,500	7,328,850	
Polish Womens Alliance of America	<b>Z</b>	4.739	:	4.739	1,000	:	1,560	2,560	2,179	:	1,020	542,500	\$10,000	
Reformed American Mutual Union	1,002	2,563	28	2,745	:	:	:	930	2,654	1,8	Sac	378,500	377,500	
Royal League.	1903 1903	639,212 637,606	33,80s 8,1,4	673,014 661,776	434,668	16,164	53,139	503,975	813,105 588,297	56,406 48,489	23,668 21,652	4,397,000	53,479,500 51,792,000	
Royal Neighbors of America. Rock Island.	. 88°	547,635 369,624	12,683	560,318	401,467 363,300		124,191 16,191	525,761 379,610	220,241	67,000 37,000	\$ 75,026 \$ 69,812	8,949,000 16,801,500	81,864,000 76,655,000	
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Fincludes \$44,119 paid on investments.

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FRATERNAL ORDERS. MENARE AND LOCATION OF	-1		INCOME.			EXPENDITURES	TTURES.		FINANC'L	COND'N.	Instr	INSURANCE ACCOUNT.	UNT.
Association.	For Year End	Assess- ments and Annual Dues. R	Admission Ston Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents'- Con- missions and Examin- ers' Fees.	Expenses of Menago-ment.	Total Dis- burne- ments.	Invested and Other Assets.	Liabil- icies.	No. of Certifi- cates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
ILLINOIS—Continued. Select Knights of America.	. 1902	\$ 11,470	<b>4</b>	\$ 11,470	900°6	<b>6</b>	8.43I	\$ 11,431	* §	<b>69</b>		28. 194,000	\$ 820,500
Sons of St. George, Order of	1903	13,705	:4	. 4,32 12,961	92.00 90.00 90.00	::	2,506	12,007	9,826	: <b>8</b>	2,005 1,832	181,500	1,372,000
Swithoid, Independent Order of 19 Chicago.	2061	86. 38	110,2	24,340	17,000	:	3,203	30,304	6,376	<b>8</b> ,000	2,834	670,000	2,834,000
Taborites, Society of	zog I	10,059	ğ	10,353	6.300	:	479	6/9'6	2,670	8	1,466	39,300	410,200
Treu Bund, Independent Order of 15	26 26	7,118	253	7,371	3.400	:	S82	3,989	9,965	8,	83	5,800	216,100
United Brotherhood	20 I	1,700	497	2,198	8	:	1,389	1,809	3,606	#	403	30,504	212,606
United Presbyterian Mutual Benefit Ass'n 15 Monmouth.	88 88	44.497 35.192	530	45.037	26,055	3,331	5,365 5,432	34,751	27,301	3,111	3,9% 3,9% 3,0%	619,000 720,000	4.949.000 4.554.000
U. S. Fraternal League, Fed. Council	8	5,139	oti	5,239	1,149	:	4,000	5,238	3.625	:	439	570,500	374.000
Vesta CircleChicago.	200	6,287	\$	6,729	<u>‡</u>	:	3,028	5,501	2,862	211	836	287,500	604,000
Vikings, Independent Order of	g,	2:300	287	5,587	3,60	:	1,149	4.749	5,029	\$	1,725	182,400	595.700
Western Catholic UnionQuincy.	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	96,498 93,874	8,451 5,098	104,949 86,972	% % % %	680 1,164	5,734 4,541	25,25 26,726	150,800 118,613	3,36	6,239 5,787 4	624,500 946,500	8,562,000 8,211'000
White Cross, Order of, Supreme Council 15	280	13,037	g,	13,408	4,002	:	2,088	160'6	12,049	1,970	1,983	697,000	1,316,500

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Women's Catholic Order of Foresters	1903	450,704	11,900 28,834	462,701 457,072	375,825 367,018	1,600	25,783 49.556	403, 208 423, 024	215,072	57,550	41.875	5,425,000 4,145,000	44,707,000
Yeomen of AmericaAurora.	198 198 198	71,434	9,820	123,223	31,826	36,533	14,539	82,918 49,839	53,331	63, 126 36,690	11,158	8,763,700	17,110,200
INDIANA. American Plowmen, National Council Logansport.	1903 1902	27,418	3,902	31,380 37,71	15,962 10,550	11,868	8,074 8,138	35,905	4,222 5,938		3,119	1,805,250	3,650,400 3,738,300
A. O. U. W. Evansville,	1903	203,255 204,365	6,490	205,755 210,855	169,000	10,453	11.424	208,178	3 804	35,200	6,128	158,000	9,778,000
Benevolent Order of ColonialsIndianapolis.	1902 1902		:%	4.805 5.360	231	::	5.22	4.245 5.463	1,420	380	610 695	346,600 405,150	546,150 617,350
Ben Hur, Supreme Tribe of	198 198	836,308 709,523	22,950 18,669	859,258 728,193	565,595 462,730	78.465	72,097 58,108	716.157 595,631	663,109	94,050 75,450	73,072	21,531,400	91,462,225 79,802,900
Catholic Benevolent League of Indiana	1902 1902	5,372		6,613 5,584	7,80 9,4	::	477	7,682	5,523 6,592	: :	453 459	26,250 66,000	535,750 553,500
Foresters, Ind. Order of America	90 gr	6/0,71	:%	17,356	15,000	::	2,858	17,858	5.787	::	1,64I	465,000	1,641,000
Fraternal Insurance Co. of North Americat Fort Wayne.	1903	12,130	17,820	99,940	4,388	3,953	16,734	25,135	7.495	1,491	587	1,029,500	432,150
Frontiersman Evansville.	1903			3,621	:	:	:	3,006	1,950	:	311	<b>364</b> ,350	231,750
Knights and Ladies of Columbia	1908 1908			60,845 49,343	22.475 18,975	::		28.5 <del>8</del> 28.53	16,666	9,157	5.431	2,177,500 1,907,500	4,956,650 4,048,500
Knights and Ladies of Honor	1903 1902	1,454,686 1,341,750	10,073	1,464,759	1,150,620	99,308	46,847	1,296,775	462,116	153,818	70,751 60,875	17,458,500	75,734,500 66,962,000
Modern Samaritans of the World	1903 2005	17,618	2,146	16,131	9,818 6,851		12,306	26,107	5,751	3,300	2,216 1,765	830,800	2,255,525 1,951,425
A. O. U. W. Des Moines.	1903 1902	272,674	1,580	274,254 259,972	234.970	7,492	22,692 30,069	248,203 265,039	60,893 47,903	16,667	13,611	3.501,000	23,763,000
Bankers Pioneer Association	1902	452	1,300	1,752		:	1,410	1,410	266	2,136	2,5		
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STATISTICS OF FRATERNAL ORDERS-Continued.

			INCOMB.			EXPENDITURES	ITURES.		FINANC'L COND'N.	Сомр'ж.	Insu	INSURANCE ACCOUNT.	urt.
FRATERNAL ORDERS.  NAME AND LOCATION OF  ABSOCIATION.	For Year En	Assess- ments and Annual Ducs.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Com- missions and Examin- ers' Fees.	Expenses of Manage- ment.	Total Dis- burse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certifi- cates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
IOWA—Continued.		64	₩	•	*	6	69	₩	₩	•		<b>G</b>	₩.
Brotherhood of American Yeomen	1903	525,790 426,540	28,201 30,246	553,991 456,786	308, 102 269,909	94.44 62,363	53.546	456,148 379,682	351,764 212,986	35,000	39.019 32,543	15,579,000 16,627,500	60,352,000 50,774,500
Fraternal Bankers Reserve SocietyCedar Rapids.	1903	23,809 12,881	3.695 3.318	27,404 18,199	7,232	9,650	7.439 13.806	24.324 18,185	5,510		3,000	1,542,600	3,343,200
Highland Nobles. Des Moines.	1903 1903	21,248		21,248 17,517	10,233	4.93 407.4	7,668 5,782	22,834 16,169	6,916 8,567	88	2,554 2,030	1,070,500 1,475,500	2,880,500 2,335,550
Iowa Legion of HonorCedar Rapids.	1903	133,577 142,188		133,577	108,075	8,471	7,211	123,757 144,104	11,821	2,765	4.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4.4.	677,500 928,000	7,089,500
Iowa Workmen	1903	68,914 85,507		68,914 85,507	42,263 81,451	:8	3.739	46,003 86,545	27,111	4,200	1,024		#850,000
Knights and Ladies of the Golden Precept	zopi	20,507		20,507	11,820	i	9,274	21,054	5,014	4.70	2,317	1,020,100	2,803,900
Modern Brotherhood of America	1903 1908	388,971 326,311	30,960 34,099	419,931 360,410	283.233 231,833	50,418	44.789 45.011	378,440 296,802	261,386 209,265	23,425 39,600	42,473 32,894	18,090,500 13,341,000	60,018,500 48,386,000
Modern National Reserve Association Charles City.	1903	3,011	5,835	8,846	8	2,686	2,178	7,864	2,381	484	<b>109</b>	810,000	720,000
Mystic Tollers.	1989 1989	8,83 8,00 100	8,033	79,323 70,094	44,100 38,500	6,642	13.561 13.506	64,528 63,137	34,000	3,583	12,539 10,558	3,698,000	12,527,500 10,086,500
Peoples Fraternal Union	1902		:	3,150	:	:		2,259	1,300	:	(00)	792,000	672,500
Western Bohemian Catholic Union	1903 1903	82,484	404	25, 102 22, 891	24,300 24,300		1,778	26,551 26,078	15,273 17,061	3.400	3,711 2,127	000'006	2,645,650 1,501,650
	-					·   	-				j		

Western Bohemian Fraternal Association	Igo			47.382	18,500		7,210	25,710	45,420	8	7,069	1,045,500	6,017,000
KANSAS. American Annuity Association	1902	5,489	4	5,433	1,543		3,367	600;4	2,726	386	850	162,660	513,130
A. O. U. W. Emporia.	1902	794.878	5,049	799,928	622,500	14,406	67,277	1706,793	:	:	38,633	15,955	66,048.
Annuity UnionTopeka.	1902	2,397	887	3,224	626		1,698	2,677	698	:	919	000(889)	389,000
Equitable Union	1900	1,99	1,863	3,866	æ	i	2,830	2,868	2,430	:	8	336,000	113,000
Fraternal Aid AssociationLawrence.	1903	427,662	63,568	430,228 399,585	339,399 294,109	29,928 48,875	35,83 00,80	405,159 370,986	109,019	30,800 82,962	32,360	4,536,500 8,634,000	43,086,500
Home Builders UnionChetopa.	1902	:	:	1,775	8	:	196	1,581	8	\$	112		199,500
Knights and Ladies of Security	1983 1983	604,091 412,634	83,773 203, 100	687,864 615.734	409,729 483,822	53.054 47.381	55,854 56,571	518,637 589,742	502,902 330,813	25,992 33,071	42,696 38,072	11,837,000	54,458,000
Knights of the Protected Ark	1902	30,605	911	20,722	2,950	i	16,736	19,686	3,290	S,	1,327	1,765,000	2,702,000
Life and Annuity Association	1999 1993	34.707	6,079	40,786 40,952	13,121 8,086	1,8%,4	4.074 2,883	19,047	104,818 83,078		2, 2955 2, 204	226,000 338,000	2,596,000 2,498,000
Occidental Mutual Benefit Association	100 100 100 100 100 100 100 100 100 100	17,279	17.88	17,607	10,528 10,050	1,380	88.38 078.4	14,996	12,356	1,290	1,742	438,000	2,004,000 I,930,500
Patriotic Legion of America	1902		:	1,000	:	` .		862	1,064	88			
Samaritans of AmericaTopeka.	SQ.	£.	200	743	:	:	536	985	205	:	ıs		
Select Knights and Ladies	1983 1983	104,569	1,320	104,772	93,250 96,157	4,663 11,573	7,424	105,337	1,166	13.00 00.42	4,4 680,4	603,000 2,801,000	6.513,000 7.492,000
Sons and Daughters of Justice	1903	81,374 79,543	23.169 14,686	104,543	80,924 73,483	8,599 8,576	7,591 5,948	99 99 98 98 98 98	23.501 23.356	6,547	7,494	1,237,000	11,517,500
Triple Tie Benefit Association	1983	57.280	£ <del>2</del>	58,151 42,887	27,300	2.818	3.599	37,187 33,617	45.077	1,000	5,391 3,772	3,021,500	6,679,500

*Estimated. ‡ Includes 102,610 guaranty fund of Supreme Lodge.

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	-pı		INCOME.			EXPENDITURES.	ITURES.		FINANC'L COND'M	COND'N.	INSU	INSURANCE ACCOUNT.	UNT.
FRATERNAL ORDERS. Name and Location of Association.	For Year En	Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examin-ers' Fees.	Expenses of Manage- ment,	Total Dis- burse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certifi- cates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
LOUISIANA. National Fraternal Union	1902	\$ 3.445	<b>∞</b> 86	\$ 4.405	<b>\$</b>	<b>69</b>	3,654	\$ 4.015	\$ I,101	<b>69</b>	922	\$ 850, 175	\$ 728,575
A. O. U. WAugusta.	1982	187,908	13,441	301,349	152,000	6,411	8,453	183.443	22,952	4,000 00,4	7,8,77	1,911,000	14,253,000
Maine Central R. R. Relief Association	1903 1902	22,052 21,585	1,840	23,652 23,425	22,032 23,598	::	1,00,1	8,24 26,600 4,600	27,721		1,714		
Maine State Relief Association	1902	25,099	1,761	26,861	25,534	:	12,5	27,958	39,840	:	1,122		:
Odd Fellows Graded Mutual Relief Associa'n of Maine. Norway.	1003 1902	40,410	<b>3</b> 8	40,944 31,831	34.145	2,966	2,557	39,668 33,951	13,624	: 8	2,004 2,000		
Patrons Mutual Aid Society of Maine	192	1,469	¥	1,510	10,701	:	3	1,728	1,587	1,495	182		:
MARYLAND. American Masons. Baltimore.*	1983 1983			1,083	2,500	::		2,658	1,203	::	906	% % % %	140,000
American Funeral Benefit Association	1903 1902	30,878 90,089		30,878	27,000 26,850	::	4,202	31,202	217		15,100		1,057,000 3,827,500
A. O. U. W. Baltimore.	1903 1903	000°0 <del>1</del>		119,842	100,000	3,504	\$ 35.3	125,432	:8		3,203	126,000	3,616,000 5,914,000
Fraternal LegionBaltimore.	A1903 1902	12,835	*	10,000	10,875	::	1,995	9,615	8,8	::	28	36,750	1,128,250
Heptasophs, Improved OrderBaltmore.	1903 1903	1,287,406	25,612	1.313,018	1,023,230	31,182	57,895 76,402	1,112,306	650,390	130,516	57.731 53,002	9,426,000	88,812,000 84,724,500
Shield of HonorBaltimore.	2, 27 2, 28	144, 196 138, 086	109,604 11,64a	253,800 149,728	181,073	3,863	7,408	241,352 153,489	1.64. 1.64.	::	11,886	1,350,750 1,899,500	11,923,750

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MASSACHUSETTS. American Benefit SocietyBoston.	1903		8, 80 00, 90, 90	68.617 68,658	<b>47.25</b> 0	2,006 1,159	6,037 6,236	\$ 55.293 49.731	\$ 52.4 44.330	₩ : S	4 592 4:377	\$ 475.500 358,750	4.536,000 4.390,750
American Legion of Horer	1983	544.869 555,096	14,971	559.840 579.537	544.951	5,114	51,457 58,652	601,522 590,917	440,261 470,641	132 500	6,000,9	35,000	6,595,700 8,945,200
American Order of Fraternal Helpers	1989 1983	36,35 45,54	. \$6 84 84	37.449	31,139	3,191	2,434	35,548 34,283	3,624	6,828	2,154	981,000	3,128,000
A. O. U. W	10 20 20 20 20 20 20 20 20 20 20 20 20 20	844,661 714,993	80,304 44,011	815,910 758,004	660, 167 635,333	::	87,437	835,179 722,770	251,881	31,667	33.448	2,520,000	65,172,000
Good Fellows, Royal Soc'ty of, Sup. Assembly Boston.	198 198	263,179 283,533	1,124	264,303 284,393	238,910 267,851	4.458	23,551 19,587	262,461 291,896	194,527	147,368 136,000	5,781	408,500 383,000	8,316,500 10,173,000
Home Circle, Supreme Council of	198 198 198	136,765	1,847	138,612 132,804	137,822	300	13,130	151,852	55,325 31,077	40.310 31,077	5,300	226,500 229,000	8,213,500 8,589,000
Mass. Catholic Order of Foresters	88	191,799	8,521	200,320 204,043	160,867 160,708	%	19,156	180,023 176,103	164,049	5,984 9,837	19,633	1,963,000	19,633,000 17,789,000
New England Commercial Travelers Ass'n Boston.	1902	19,404	3,035	23,191	22,540 19,673	::	1,571	24,355	33,599		% 2,5		
New Eng. Order of Protection, Sup. Lodge Boston.	9.9 8.8	596,269 498,190	27,983	598,623 526,173	506,000	25.587 9.673	23,203	554.790 544.308	127,791 106,458	38,000 33,000	34,556	4,597,000 3,437,000	55,518,000 52,817,000
Pilgrim Fathers, United Order of Supreme Colony. Lawrence.	1989 1989	504.943	5,243	507.807	490,500	3,166	17,644	513,311	114,571	82,000 I00,500	21,871 22,336	875,000 1,077,500	32,548,000 33,633,500
Portuguese Fraternity of U. S. A	8 8 8	12,071	4,084	16,155	11,540		6,88 8,00 8,00 8,00 8,00 8,00 8,00 8,00	14,549	3,871	1,300	1,621		
Royal Arcanum Supreme Council	1903	7.717.522	\$6,25 10,791	7,809,774	7,380,548 6,899,869		ia13,196 7 213,933 7	7,533,747 3, 7,113,808 3,	575.385 255.698	818,392 713,037	283.089 254.322	59.766,000 49.760,000	653,319,000 615,399,000
Scottish Claus, American Order of Boston.	91 89 80	93,224	8,096	93,224 85,214	77,750		12,701 8,208	90,451 75,548	38,283 98,809		8,088	856,000	6,416,000 5,852,000
United Order of the Golden Star	1903	36,994	4.243	41,090 38,035	45,000	::	3.756	48,756 31,308	9,009	1,500	4,118 4,082	224,000	4,005,400
Union Fraternal LeagueBoston.	19 19 19 19	10,979	9.757 10,017	20,736 21,263	8,393 11,573	2,549	7,439 6,699	18,557 20,822	8,459 6,418	2,0,2 4,0,5	1,000 1,000 848	365,850 448,050	1,115,850 1,165,150
Workmen's Benefit Association	1903 2003	93,458	2,121	95.579 82,497	75,000 57,000	1,237	20,359	96,596 75,386	40,792 35,809	94.4 080	.0.0 2,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,0.0 4,	440,000 644,000	6,654,000

Formerly the Maryland Benefielal Union. i Includes \$18,808 for printing plant and office furniture. A All records lost in Baltimore fire; 1908 figures estimated.

### STATISTICS OF FRATERNAL ORDERS-Continued.

		Income	•	Ex	PENDITU	ES.	į	ź	
Name of Company.	Assess- ments,	Other Receipts.	Total Income.	Paid for Claims.	Expenses of Man'ge- ment.	Total Dis- burse- ments.	Admitted Assets	Total Liabilities.	No. of Certificates i Force at End of Year
MASSACHUSETTS—Continued.									ĺ
Amer. Expr. Employees Aid Soc'y. Boston Firemens Mut. Relief Ass'n Boston Fruit & Produce Exchange,	\$ 7,915 32,190	\$ 298 342	\$ 8,213 35-53 ²	\$ 8,808 32,132	\$ 423 365	\$ 9,231 †32,497	\$ 2,147 2,008	\$ 14,540	93 1,03
Beneficiary Ass'n of the	1,778 6,392 §8,536	168 5,776 6,685	12,168	1,712 12,369 \$12,808	39 869 963	1,751 13,238 13,771	769 18,735 92,901	†1,100	44 62 87
Brockton Masonic Benefit Ass'n	4,225	118	4,343	4,237	81	4,318	535	248	372
Brookline Firemens Relief Ass'n Brookline Police Mutual Aid Ass'n		2,215 821	2,215 821	949 185	124 130	1,073 315	12,555 18,233	••••	100
Cambridge Police Mut. Aid Ass'n. Catholic Association, Corporation	3,898	3,898	2,070	32		2,134	31,641	••••	105
of the Members of the	3,485	3.558	7,073	3.792	3.562	7.354	16,968	8,900	501
Chelsea Mutual Benefit Association Chelsea Police Relief Association	1,875	195		1,945 820	·184 80	2,129 900	625 10,568		184 30
Coachmens Benevolent Association Colonial Life Association	1,962	772 3,646	5.608	4,627	726	5.353 27.093	2,648	13,431	406
Commer. Trav. Ass'n of New Eng.	14,992 19,405	8,773 3,035	23,765 22,440			<b>24.35</b> 5	21,920 32,538	4,194	I,343 699
Com. Trav. Boston Benefit Ass'n	14,532	7,118	21,650			17,950	4.712	13,483	2,381
Fall River Firemens Mut. Rel. Ass'n Family Protective Union.	471 9,508	603 7.846	17,354	10,815	8,284	542 19,099	11,221	12,646	
Fraternal Accident Ass'n of Amer Harugari Gross. Logi, des Deutch.	6,933	6,827	13,760	_		14,091	4,498	†4,09I	1,998
Ordens der	18,351	1,041	19,391	ľ		18,912	24,004	2,000	2,074
Haverhill Firemens Relief Ass'n Hermann's Benefit Association	2,419	837 110	837 2,529	129 1,600		34I I,709	10,391 1,188	••••	108 537
Hibernians Widows & Orph. Fund Holy Mary of Carpignano Vener-	18,166	2,424			2,008	24,008	2,006	5.595	537
ated in Grottaminarda, Italy, Inc. Knights of S. Stanislaus	36 64	680 255			241	241 278	475 84	••••	110 65
Lawrence Fire Deptartment, Mut.		-33		·		·	Ì		
Relief Association of the Lawrence Perchers Relief		987 519		136	270 128	416 274	12,752 405		131 114
Lawrence Police Relief Association		1,557	1,557	288	37	325 665	14.754	f184	62
Lawrence Wool-Sorters Ben. Ass'n Lithuanian D. L. K. A. F. B. C.	130 134	1,617 84					4 ¹ 7	1104	367 37
Lowell Firemens Fund Association		I,394 2,690	1,394 2,690	510	184	694	27,472		188
Lowell Police Relief Association Loyal Knights and Ladies	4,435	2,090 742	2,090 5,177	2,108 3,888		2,399 4,845 1,060	14,313 779	847	93 517
Lynn Fire Department Relief Ass'n Masonic Casualty Co	15,604	742 1,836 13,519	1,836 29,123	602	458	1,060 26,975	18,776 13,885	500 2,223	
Mas. Mut. Rel. Ass'n of Cen. Mass.	24,253	1,551	_		_	26,651		4,200	725
Mass. Portuguese Benev. Society Methodist Ministers Relief Ass'n	3-354 53-237	1,144 2,362	4,498	3,999	1,207	5,206 47,977	4.447 1,268 33.955	9,000	259 1,816
Monte Pio Luso Am. Corp N. Bedf'd Firemens Mut. Aid Soc'y	4,945	4,059	9,004	4,186	7.274	11,470	24,347	16,078	
New Bedford Police Association		413	İ		l				85
New York, New Haven & Hartford Railroad Association		1,453 2,602		l	30			3,014	
Odd Fel. Ben. Corp., South. Mass.	92,235 309	_ <1	360	1 215	53	368	122	3,024	108
Odd Fellows D. B. A., Brockton Odd Fel. Mut. Ben. Ass'n, Chelsea	1,563 635	94 104		I,543 640	44 98	1,58 ₇ 738	833 738		323 160
Odd Fellows Mutual Relief Asso-						١.		ا	
ciation of Worcester County Odd Ladies Relief Fund Ass'n	7,512								
Portuguese Ben. Association of St. Michael the Archangel, Incor	985	1	1	1	i		1		210
• • • • • • • • • • • • • • • • • • • •	1 /3	,	1	1	1	1	1	1	1

^{*} Estimated by corporation.

[†] Estimated by department

### STATISTICS OF FRATERNAL ORDERS-Continued.

	I	COME.		Ex	PENDITUR	ES.	ts.	#	
NAME OF COMPANY.	Assess- ments.	Other Receipts.	Total Income	Paid for Claims.	Expenses of Man'ge-ment.	Total Dis- burse- ments.	Admitted Assets.	Total Liabilities.	No. of Certifi- cates in Force at end of Year.
MASSACHUSETTS—Continued. Red Mens Frat. Acc. Ass'n of Amer. Salem Police Relief Association Somerville Fremens Relief Ass'n Somerville Police Relief Ass'n Southern Mass. Mas. Relief Ass'n.	\$ 11,496  48 9,841	\$ 11,067 1,344 591 1,023 685	1,344 591 1,071	\$ 10,364 151 675 455 10,369	50 149 36	\$ 21,119 201 824 491 10,924	\$ 10,481 16,890 7,476 29,249 18,653	\$ †2,877  5°3	2,009 55 114 50 503
Springfield Police Relief Ass'n St. Antonio, Society of St. Casimir, Society of St. Francis Benefit Association St. John the Baptist N. B. U.,	10 1,607 350	842 984 758 306	1,108	266 1,502 318 192	792 508	301 2,294 826 289	8,980 1,812 2,442 539	••••	66 384 139 44
Haverbill	4,768	5,326	10,094	4.477	4,971	9,448	41,623	25,060	384
St. John the Baptist Soc'y, Lowell St. Jean Baptiste Societe, Marl-		415	1,785	1,605	236	1,841	821	•	187
borough	4,916 4,939	2,560 6,320				7,362 8,980	26,169 25,392		474 639
Association, SalemSt. John the Baptist Soc'y, Webster	3,332 3,126	1,776 1,396		3,206 2,594			11,702	••••	610 327
St. Joseph Brotherhood Benefit Association, Incorporated St. Joseph of Lapio Mutual Relief	60	863	923	60	758	818	503		72
and Benevolence, Incorporated. St. Joseph Polish Society St. Joseph Mutual Ben. Ass'n St. Joseph R. C. L. Soc'y (Inc.)	91 [[1,556	295 152 908 73	243 2,464		676	90 134 2,592 83	204 265 2,234 19	••••	50 37 252 20
St. Mich'l the Archangel, Soc'y of. St. Michael Aut. B. Ass'n (Inc.) St. Tommaso D'Aquino Associa-	4,692	495 1,039		156 3,000		395 3.732	921 5,584		53 1,449
tion of Mutual Benefit	§13,663	394 8,386 158			I,833	233 11,641 949	255 85,556 211	5,000	87 1,129 171
Union St. Joseph (Lowell) Union St. Joseph (Northampton). United States Indemnity Society Wenham Mutual Benefit Ass'n Winchester Firemens Relief Ass'n.	18,441	2,347 652 18,421 90 105	1,261 36,862 978	938 17,219 666	373 18,524 88	35.743 748	371	8,600 8 †195	140
Winchester Mutual Benefit Ass'n Worcester Firemens Relief Ass'n Worcester Hebrew Ben, Ass'n Worcester Palice Relief Association Young Mens Hebrew Benefit As-	90 858		2,278 419	820	154 238	974 328	1,002 23,331 261 40,142	2,000	256 60
sociation, Incor		72	72		. 29	29	43		10

[†] Estimated by department.

STATISTICS OF FRATERNAL ORDERS-Continued.

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	-pı		INCOME.			EXPENDITURES	TURES.		FINANC'L COND'N.	COND'N.	Insu	INSURANCE ACCOUNT.	UNT.	
FRATERNAL ORDERS. NAME AND LOCATION OF ASSOCIATION.	For Year Ening Dec. 31	Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income,	Paid for Claims.	Agents' Com- missions and Examin- ers' Fees.	Expenses of Manage- ment.	Tota! Dis- burse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certifi- cates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.	
MICHIGAN.		4	<b>W</b>	<b>69</b>	₩.	₩	•	<b>69</b>	•	•		69	49	
Amaranth, Order of the	1903	15,058	1,629	16,688	5,000		3,037	10,037	30,635	::	1,645	619,000 289,500	1,675,750 1,208,250	•
American Buffaloes.	1903	8,627 7,091	8,200	9,501 15,291	2,650 1,725	3,001	4,216	\$11,870 9,396	4,283 7,129	:8	1,085	428,826 1,388,000	927,053 998,500	
	*1903 1902	1,965	. 9	. 808.	8		2,065	2,565	7		848	329,000	451,000 272,500	
A. O. U. W. Detroit.	1983 28	651,007	2,783	653,789 609,383	568,000	11,895	69,424	649,318 608,928	64.079	::	88,588 22,969	1,367,000	36,694.000 37,636,000	
Degree of Honor, A. O. U. W	1903	22,795 14,843	2,758	23,512 17,601	13,500	1,757	1,283 1,815	16,879	13,115	1,000 9,000	2,651 2,314	375,500 377,500	2,394,000 2,094,000	
Eastern Star Benev. Fund of America	1983 1983	12,540	8,8	13,339	5,527	1,991	2,222 I.775	9,841	5,074	1,250 979	1,922	275,500	961,000 825,000	
German Order of Harugari Detroit.	1903	6,463		7,284	3,500		::	\$6°9	2,295		1,377	87,500	688,500 625,500	
Gleaners, Ancient Order of	1903 1902	164.998	9,172	174,170	105,080	4.967	32,678	142,025 142,765	117,346	13,220	33.598 29,593	4,712,750 5,184,750	29,218,250 25,640,250	
Gold Reserve Life AssociationMt. Pleasant.	*1903 1903	1,571	450	3,246	975	::		2,978	1,981		1,358	977,900	1,420,300	
Great Western Indemnity Association	1900 1900	471	::	713	స్టీత	::	::	: <b>%</b>	15	:&	4 :			
Home Indemnity Society	*1903 1903	::	::	2,855	1,153	::	::	2,268	8		198	73.800	71,450	
	_	_	-		-	-:	-			i	-	Ì		

Ideal Reserve Association	1903 1903	21,687 15,983	2,517	34, 204 20,075	6,5 <b>81</b> 3,550	7,142	7.587 6.341	21,348 15,916	15.263	7,747	\$.019 1,515	980,000	2,400,000 1,533,000	
International Congress, Supreme Lodge Dowagiac.	9. gv 8. gv	24.338 28.338	Kå	24,415	14,100 22,100	3.540	7.358 6.457	25,047 36,214	6,431 7,063	6,000 5,200	2,545	240,250 649,500	2,611,250 2,592,000	
Knights of the Loyal GuardFlint.	90 gc	95.448 97.242	3,706	107,633	35,600 39,400	13,803	28,687 19,606	83,287 76,997	129,610	4,000	6,440 6,339	408,500	7,469,500	
Knights of the Maccabees, Sup. Tent	1903 1908	4, 163,091 3,598,146	78,257	4,301,873	3,055,454	140,835 104,631	348,656	3,547,050 3,000,163	3,607,424	482.456 468,276	341,304	90,716,500 75,074,000	430,306,800 372,389,000	
Knights of the Modern Maccabees, Great Camp for Michigan. Port Huron.	9. g	1,048,665	16.75 18.75	1,075,868 1,026,378	951,038 885,247	30,017	104,947	1,086,384 1,025.638	182,106 167,576	191,550 130,161	114,461	21,117,500 10,038,500	143,496,000 127,661,500	
Ladies of the Modern Maccabees (Great Hive)	15 S	333, 153 333, 528	56.553	389,705 354,325	296,598 291,550	6,932	54,465 54,618	353,136 353,565	134,349	71,287	58,942	7,520,250	51,356,000 45,344,775	
Ladies of the Maccabees of the World (Supreme Hive). Port Huron.	9. g	1,010,116 876,900	31,749	1,041,865	577,274 470,820	75,932 49,166	125,634	778,840	1,006,686	126,904 90,830	112,251 89,579	19,721,500	92,449,486 78,029,791	
New Era Association:	9. 9. 20. 9.	58.374	\$ <del>1</del>	58,872 54,006	50,613 44.328	::	9.726 8.576	60,646 52,904	17,657	16,500 8,000	6,803	2,080,000	9,212,500 8,129,500	
Patricians, Supreme Court, Order of	8,8 8,8	%,788 20,788	5,130	41,918 36,540	28,001 22,058	6,806 9,028	8,007 8,465	42,812 39,663	10,814	12,400	4.289 3.844	690,400 908,700	4.420,150 4.201,650	
Prudent Patricians of Pompeii of D. of C Home Office, Saginaw.	198	33,237		33,237	12,733	:	19,562	32,295	14.549	:	6,194	1,539,675	3,568,750	
Red Cross, Ind. Order of the	1903 1903	1,513 2,182	: <b>%</b>	2,307	1,500 1,489	::		2,248	£	1,350	336	19.750	233,500 249,750	
Red Cross, Order and Knights ofJackson.	1987 2087	1,752	SS3	\$3.520	6,65 000,00	::	5,029	23,929	10,607	12,500	1,336	120,000	63,500 1,371,000	
Schiller Bund Detroit,	, .	17,237	×	17.443	19,500		558	15,558	14,065	; :	1,587	59,000 74.500	1,137,000	
Swede-Finnish Benevolent Aid Society	Š.	916	80. 480.	3,000	388	:	1.450	2,238	2,103		286		21,450	
Swedish United Sons of America	ğ.ğ. 88	9.20 20.40 20.50	8, 8, 8, 8, 8, 8, 8, 8, 8, 8, 8, 8, 8, 8	5.731 2,717	1,100 950	521 338	1,967	3.589 2,411	*. 8-8	% :	985 831	74,050	278,250 190,200	
Union Life GuardsAlpena.	1903 1902	9,413 11,244	5,380 5,380	13,959 16,624	8,173 9,469	2,548	2,247	12,966 14,955	6,485 5,341	2,408	2,116	258,000 463,000	2,301,500 2,312,500	

STATISTICS OF FRATERNAL ORDERS-Continued.

	. 11	INC	INCOME.	11		EXPENDITURES.	TURES.		FDANC'L COND'N.	COND'N.	INSUI	INSURANCE ACCOUNT.	UNT.
FRATERNAL ORDERS.  NAME AND LOCATION OF  ASSOCIATION.	For Year Enging Dec. 31.	Assess- ments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Com- missions and Examin- ers' Fees.	Expenses of Manage- ment.	Total Dis- burse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certifi- cates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
MICHIGAN—Continued. Union of the French Canadians Society of the United States. Escanaba	1902	8,175	<b>↔</b> SS	8,830	<b>\$</b> 5,459	*	\$ 1,765	\$ 7,225	\$ 5,677	••	9,258	\$ 482,000	\$ 2,016,500
A. O. H. Life Insurance Fund	1903	47,244	3,835	51,080	32,000	:	4.79	36,792	47,586	, ,000	5,704	1,319,000	5,704,000
A. O. U. W	1983	466,559 399,811	3.576 36,495	470,135 450,896	405,584 384,347	12,573 9,871	25,914	* 488,228 * 418,999	84,856 80,897	34.500	31,009	6,290,000	53,821,000 49,061,000
Aglecs, Ancient Order of	1903	735	8 :	795	210 2010	::	230	#4	2,161	::	38	85	4.35° 00°+
Bohemian Slavonian WorkmenSt. Paul.	9 9 9 9		::	7,735 6,659	3,800	::	587	4,387	15,103		88	79,000	000'8999 000'000
Daughters of Norway	1903	:	:	226	8	:	804	805	3	:	\$	47,100	47,000
Faithful Catholic ShepherdsSt. Paul.	8, 8, 8, 8, 8, 8, 8, 8, 8, 8, 8, 8, 8, 8			1,301	88	::	% <b>%</b>	598 1,004	4.563 3.860	1,065	13 24 20 20	18,500	70,500 67,500
Katolicky Delnik (Catholic Workmen)	9. 9. 20. 9.	20,203	::	24,046 20,203	14,907	::	3,547	18,454	32,219 28,453	4,814	2,114	327,000	2,648,000 2,390,500
Ladies Auxiliary A. O. H. Life Ins. Fund Stillwater.	1903 1903		::	15,836	8,350 05,050		2,418	10,768	8,245 8,285	1,500	a a 80, 80, 80,	309,000	1,400,000 1,338,000
Modern SamaritansDuluth,	1883 1883	70,275 56,568	5,040	‡ 75,315 59,203	31,300	7,771	15.347	58,145 45,030	44.374	4,782	6,027	2,452,000 1,900,500	7,874,500 6,523,500
Sons of Norway	8 8 8 8	::	::	5,781	1,901	::	9,179 8,063	5,080 2,463	2,836 9,135	: 8	1,872	000'661	544,000 871,800
South Stavonio Catholic Union	100 100 100 100		::	40,058	37,180 17,830	::	1,874	40,054	3,036	8,400 10,200	2,400 2,82 2,82	1,431,000	2,323,800
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Washington League of Knights and Ladies. Minneapolis.	1903		::	3,394	<u>8</u> ;		200,1	1,803	2,409 918	193	8,3	304,000	511,800 278,000
A. O. U. W. SSOURI. St. Louis.	9 9 8 8 8	723,310 753,888	105,498 166,000	828,806 919,948	778,871	10,918 5,662	28.613 37.232	822,025 f 906,620	145.638 153,710	131,000	19,970 22,651	7,487,000 6,121,000	34.754,000 39,254,000
Boone County Mutual Aid SocietySturgeon.	1903	3,142	::	2,285 3,144	2,103		::	2,327 3,178	4.6		, 630	36,120	233,019 252,619
Catholic Knights of AmericaSt. Louis.	9. gv	825,244 849,381	25,568 23,698	850,812 850,396	760,714	2,819	27,861 26,645	791,394 811,558	906,132 750,890	142,180 100,394	23,286 23,812	727,000 I,413,000	33,670,500 34,686,000
Christian Benevolent AssociationTroy.	9. 9. 8. 9.	1,282		1,282 1,455	308 430	::	::	33	8,1 1,6,1	<u>୫</u> ୫	54	91,000	255,500
Degree of Honor, A. O. U. W	1908	15,077	:	15,117	11,845	:	:	14,343	2,454	:	1,376	234,000	1,323,500
Fraternal Bond	9.0 8.0 8.0 8.0 8.0 8.0 8.0 8.0 8.0 8.0 8	7.366		8,661 4,505	1,808		::	8,807	1,483 S83	83	477	100,590	533,375 34,95º
Fraternal Home	1903 2003	55,964 49,823	1,230	57,194	40,375 38,750	5,788	7,826	52,550 49,496	25. 50. 50. 50.	28. 28.	5,410	1,855,700 2,033,500	5,968,700 5,869,500
Fraternal Mystic LeagueSt. Louis.	1903	11,077		11,160 10,692	2,805 3,584		::	9,416	7,337		1,257	287,700	817,700 782,050
Fraternal Order of Colonials	1903	498		708		:	:	8	186	:	:	:	137,000
Fraternal Protection	1989 1983	616	::	493 616	150		::	171 385	8 8	137	<b>8</b> 8	45,000	44,000 34,500
German Mutual Benevolent Aid Association. Cortleville.	19 19 19 19	2,811 3,298		3,420	3,703	::	: :	3,117	1,372 1,587	::	828	000'II	104,000
Globe Lodge Farmers and Laborers Mut. Prot. Rockport.	5 5 5 5 5 5	22		22	15. 15.	::	::	173 83		::			
orand Circle. Kansas City.	1903	8	:	385	6	:	:	Sg.	<b>1</b> 2				71,000
Howard County Mutual Aid and Beneficiary Society. Higbie	<b>26</b>	135	:	135	130		:	135		i		:	
Industrial Benefit Association.	91 g 82 g	16,674		16,728	4 4 4 4		::	16,145	3,431	<b>&amp;</b> :	1,728	315,236	85,774 8a,953

*Including funds remitted to Supreme Lodge, # Lodge admission fees and annual dues included, f Includes money remitted to Supreme Lodge.

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FRATERNAL ORDERS.  NAME AND LOCATION OF  ASSOCIATION.	For Year Er	Assess- ments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examineers' Fees.	Expenses of Manage- ment.	Total Dis- burse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certifi- cates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
MISSOURI.—Continued. Junior Order United American Mechanics (Western Fun. Ben. Ass'n), St. Louis.	<u>8</u> 8	\$ 37.727 28,826	9	\$ 37,898 28,908	\$ 27,100 19,350	<b>9</b>	•	35,371 25,891	84 Q.P. 1480 1000	49	18,423	3,029,500	\$,566,000 4,505,750
Knights and Ladies of Progress of America St. Louis.	1903	349	86	898		215	8	8	173	:	611	211,000	136,500
Knights of Equity of the World	1902	14,969	3,344	18,313	6,416	3,603	8,118	18,146	7,838	: .	1,748	1,027,600	1,005,400
Knights of Father MatthewSt. Louis.	1903 1903	48,136 45,506	4.019 3.803	52, ISS 49,409	45,050 34,500	2,801 808	0,0 0,0 4,0 4,0	54,845 40,880	11,708 18,865	8,500 1,000	5,191 3,903	1,403,450	5,473,750 4,584,500
Knights of Honor, Sup. LodgeSt. Louis.	1903 1903	3,066,6a9 3,170,729	7,143 6,579	3,073,772 3,177,308	2,986,549 3,066,482	25,855	26.418 8.969	3,086,522 3,169,317	588.924 540,141	463,765 353,058	51,606 53,580	4,147,000	87,286,550 91,866,500
Legion of Honor, Supreme Council	1903 1903	107,398	165'11	119,986 118,989	105,000	88 87	4.870	136,187	89,251 105,454	6,717	3,491 3,298	524.500 308,000	6,344,500 6,255,500
Married Mens League of America	1903 1903	21,634 20,289	::	21,634 20,289	13,197 12,821	::	::	19,495	6,196	3,00	1,803	268,000	2,061,500 2,007,500
Merchants and Laborers Fraternal Union	1983 1983	1,419 1,658		1,419		::	::	988 1,227	1,403	::	117		159,000 104,500
Modern Reserve AssociationSt. Louis.	ig.	2,209	:	2,569	ž	:	:	2,564	180		1,105	32,50	27,500
Mutuals of AmericaSpringfield,	1908	1,088	:	1,088	उ	:	:	8	653	:	*	55,200	61,350
National Annuity Association	1903 2001	3.471		3.480 339		::		3,363	15.04	<b>\$</b> :	137	248,000	652,000 808,000
National Benefit Association St. Louis.	192			658	a	:	1,551	1,553	:	<b>%</b>	487	58,927	88,8a
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Progressive Order of the West	1903	9,001	::	7, 9 7, 688 88	5.725 3,615			8,375 6,262	12,139 10,853	1,562	: &	307,500	1,072,500 485,000	
Pyramids, Ancient Order of	1989 1988	125,227 115,948	4,828 2,962	130,056 118,909	73,424	14,890 19,919	23,628 22,733	111,342 95,366	72.777	20,954 14,250	13,027	2,625,500 3,782,500	12,550,000 11,898,500	
Royal Crusaders of the World	1903 1903	1,030	::	1,030	\$	::	::	28. 28.	83		: 2	221,500	8 3 9 3 9 3 9 3 9 3	
Royal Fraternal UnionSt. Louis.	1983 1983	53,518 46,764	2004	54.172	22,657 19,522	9,957	21,038	53,722 52,001	20,738	4.034 6.985	4.74 5.44	2,418,300	2,573,000 8,459,900	
True Samaritan and Orphans Home Society. Clinton.	1903 1908	::		::	: &		::	8,3	88	::	. 4			
United Family CircleSt. Louis.	1903	285	:	1,039	8	:	:	I,042	0	i			50,100	
United Sons of AmericaSt. Louis,	1903	3,280	:	3,280	2,945	2,400	8	5,945		i	8	800,000	722,000	
Universal Friends of AmericaSt. Louis.	1903	1,932 1,996	::	2,131 241,42	500			1,518	5.570 4.936	::	¥81	24,000	89,500 96,350	
World's Fraternal Association	1903	365	i	2,314	*	:	:	2,311	733	:	:		:	
A. O. U. W. MONTANA. Helena.	1903	131,715	7,512 8,399	153,933 145,049	131,000	::	8,200	139,209	::		र्वे : स	598,000	2,546,000	
NEBRASKA. American Order of Protection	1903	41,678	\$\$	42,168 37,551	17.768	11,648	7,807	37,217 25.696	23,063 17,230	11,100	3,951	2,875,250 2,812,725	5,779,175 4,206,925	·
American Home AssociationLincoln,	1903	2,071	1,381	3,392	657	2,173	1,015	3,844	1,828	1,200	386	<b>\$</b>	394.500	
A. O. U. W Grand Island.	1983 1983	539,937 487,910	7,130	539,937 495,030	471,324	16,136	79,027	528,749 489.508	308'011	8 8 8 8 8 8 8 8 8 8	37,029 34,856	7.357,000	69,718,000 66,386,000	
Bankers Union of the WorldOmaha.	1903 1903	;118,337 ;144,194	9,679	119,587	51,717	37,132	41,143	130,092	41,503 51,013	26,283 33,989	15,046	4,742,800 8,625,500	18,963,500 20,004,000	
Danish Brotherhood of AmericaOmaha.	1903 1903	::	::	8,318 5,310	5,000	::	::	::	::	::	::	892,750 121,250	1,176,250 910,500	
Degree of Honor (A. O. U. W.)	1903 1903			59,260 62,159	51,000	::	::			::	7.799	1,412,000	10,527,000 9,252,000	
A				1		  -		1						_

* Includes \$72,045 remitted to Supreme Lodgein 1900.

i Includes only eleven assessments.

sments. ! Includes thirteen assessments.

STATISTICS OF FRATERNAL ORDERS-Continued.

			INCOME.			EXPENDITURES.	TURES.		FINANC'L COND'N	COND'N.	Insu	INSURANCE ACCOUNT.	UNT.
FRATERNAL ORDERS.  NAME AND LOCATION OF  ASSOCIATION.	For Year En ing Dec. 3:	Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Com- missions and Examin- ers' Fees.	Expenses of Manage- ment.	Total Dis- burse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certifi- cates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
NEBRASKA—Continued. Fraternal Life Association	1903 1902	\$. 6,659 4,043	\$ 715 2,516	\$ 7,367 6,559	**************************************	4.546 3,200	5,976 1,976 1,000	6,922 5,100	400 i	44	1,351 865	\$ 708,000 1,176,000	\$ 1,271,500 807,000
Hermann's Sons, Order ofBloomfield.	1903 1903	::	::	9,101	1,80		::		::	::	1,536	204,000 519,000	768,000 618,500
Loyal Mystic Legion of America	1903 1903	66.62 420.62 4202,302	3,403	70,027	46,595	12,671 9,760	9,691 12,654	68.957 63.132	55,821 54,837	8.310	6,04 6,04	937,500	8,472,500
National Home ProtectorsBeatrice.	1903	:	:	217	:	:	:	:	:	:	327	135,250	135,250
Royal Achates	1903 1902	14,442	2,757	16,632 17,199	6,392	4,601	5.931	15,493	7,030	::	1,898	497,500 954,250	1,420,000 1,739.250
Royal HighlandersAurora.	1903	209,465 175,995	18,0c9 13,952	227,474	72,017	31,758	25.513 25.543	129,287	406,087 306,611		16,561	7,781,500 6,011,000	25,196,500 21,821,500
Sons and Daughters of Protection	1903	18,168	1,223	19,391	11,884	2,692	6,369	8,961	::		1,987	630,000 967,500	2,002,500 2,223,500
Woodmen Circle	1903	205,639 149,495	7,283	212,922 154.550	100,716	8,114	38.142	145,973 119,007	132,562 61,300		19,302	6,116,800 5,004,900	18,251,200 14,878,600
Woodmen of the World (Sov. Jurisdiction)	1903	3.067.031	91,600	3,159,431	2,040,706 1,939,572	121,950 99,590	168,012	2,154,779	1,833,092	425,106	207,176 176,028	72,107,300 61,497,400	313,478,600 275,557,300
NEW HAMPSHIRE, Ass'n. Canado Americaine Manchester.	1903 1902	::	::	47.990	44,648 38,123	::	5,567 7,341	50,250 45,512	4,719		5,183 4,155	856,750	4.954.750 4.057,000
Christian Burden Bearers Association	1903 1903	24.47 25.770	1,597	25,659	17,500 18,500		2,182	19,691 30,981	37,690 31,202	3,000	1,957	99	1,947,000 1,898,000
National Association of Railway Postal Cierks Portsmouth.	1903 1903	112,702 68,077	3,489	116,191	117,908 67.594	::	8,293 5.953	136,201 73,547	31,270	::	7, 130 6, 139	4.434.000 4.275.000	a1,390,000 18,417,000

New Hampshire Grange Life Ins. Ass'n Goffstown.	1903	6,386	588	6,974	6,388	å	ças	7,056	2,092					
Odd Fellows Mutual Relief Association	1900	1,661		361 1,661	314 014,1	::	::	423	545 1,540		101			
Patrons Relief Association	9. g 8. g			6,974 9.546	6,388 7,820		38 85	7.256 8,552	1,892 2,174		27.8			
Societe St. Jean Baptiste	1903	:	:	3,232	2,793	:	869	3,663	2,584	:	<b>4</b>	:	•	
A. O. U. W. Camden.	1903	150,933	14.552	165,485 207,862	169,665 180,262	2,415	12,671	182,336 194,098	19,091	33	7,240 7,201	\$15,000 435,000	13,038,000 13,178,000	STAT
Golden Star Fraternity	ğ. ğ.	31,611	 8	31,684	30,945	- 8	1,607	32,715	3.214	\$ Z	1,498		2,092,100	13110
Knights and Ladies of Protection	1902	:	:	14,722	13,000	:	1,417	14.417	11,983	:	8,	17,500	585,500	s or
Loyal Association Supreme Council † Jersey City.	198 288	174,199	4 4 20 40	176,852 138,456	116,125 126,600	::	13,441	129,566 139,384	135,676 82,831	18,000	6,874 6,874	564.000 1,030,000	12,763,000 12,822,000	FRA
Abawas Israel, I. O. of	1903	57.630 56,802	2,571	60,201 57,057	40,500 54,500	08 08 08	16,806	58,506 61,683	28,536 19,092	1,000	16,026	3,193,000	8,013,000	TERM
American Knights of ProtectionLindenhurst.	8 8 8	86,98	::	88,00	916 4 7 4	::	8.8	1,019 546	8 3	::	175 179			INL
A. O. U. W Buffalo.	198	1,028,111	162,654	1,190,765 1,266,583	1,029,000 1,120,000	10,041 21,149	67,844 46,630	\$1186,075 \$1269746	492,704 349,525	425,000	24.847 38.744	2,551,000	43,214,000 55,774,000	OKDE
Benal Berith, Ind. OrderNew York.	198 1983	79.496 86,975	17,692 17,590	97,188 104,495	99,156 92,706	::	3,861	103.017	397,170	.8	4, 601 9,809		1,594,800 1,730,850	AS.
Bohemian Slavonian Ben. Soc. of U. S. A New York,	1903	30°364	22,516	242,879	308,350	:	6,284	g14,534	65,823		14.411	1,054,000	14,411,000	
Brith Abraham, I. O. of	1903	222,209 192,471	23,893 19,094	246,102 211,565	203,150 181,778	33	20,090 14,536	223,301 196,347	250,481 177.743	73,000	69,957 61,619	6,295,500 5,196,000	34,978,500 30,809,500	
Brith Abraham, Order of, U. S. Grand Lodge New York.	90 g	176,669 156,020	7.393 6,619	184.062 162,639	155,775	::	39,106	185,181 163,768	6,851	28,200 18,675	44.707 40,717	3,791,000	22,353,500 20,358,500	
Catholic Benevolent Legion, Sup. Coun Brooklyn.	9, 9, 9, 9, 9, 9, 9, 9, 9, 9, 9, 9, 9, 9	1,159,737 1,240,677	31,198	1,190,935 1,249,955	1,101,619 1,158,671	1,937	86,999 90,855 55,855	1,131.368 1,187,464	263,166 207,598	222,500 180,500	35,935 36,555	1,142,500	53,798,500 55,766,750	66.
* Include \$3,59s supplies purchased for	r resule	ed for resale and on hand.		formerly L	+ Formerly Loyal Additional Benefit Association.	nal Benefi	t Associat		Includes m	loney rem	itted to Su	† Includes money remitted to Supreme Lodge.	ي ا	_

+ Formerly Loyal Additional Benefit Association. * Include \$3,59s supplies purchased for resale and on hand.

STATISTICS OF FRATERNAL ORDERS—Continued.

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	-pt		INCOME.			Expenditures	ITURES.		FINANC'L	COND'N.	INSU	INSURANCE ACCOUNT	wr.
FRATERNAL ORDERS.  NAME AND LOCATION OF  ASSOCIATION.	For Year En	Assessments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Manage- ment,	Total Dis- burse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certifi- cates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
NEW YORK—Continued. Catholic Mut. Ben. Ass'n, Sup. Coun	1983 1983	\$ 1,170,114 1,122,556	\$ 10,506 35,276	\$ 1,180,620 1,157,832	\$ 1,152,833 1,125,657	8, 14,0 8,43 8,00 8,00	88,150 1.021,09	\$ 1,184,127 1,151,574	1,394,092 1,356,455	\$ 252,167 167,500	61,546 60,507	4.215,000 6,654,000	\$ 90,116,000 91,188,000
Catholic Relief and Beneficiary Ass'n	1903	77,425	18,045	95.470 86,197	80,000 69,053	1,426	7,79	93,560 81,003	85.305 85.589	23,000	7,613 6,994	884,000 917,500	6,665,750 6,244,600
Catholic Womens Benevolent Legion	1903	123,987	3,775	127,762 118,416	81,000 75,670	::	9,828 8,553	90,828 84,222	159.489	20,950	13,363	1,024,750 1,004.750	9.587.750 8,816,750
Der Bayerische Nat'i Verband von N. A Buffalo,	1903	30.986 24.044	88	31,716	27,700 12,954		1,221	26,921 20,413	16,978	3,300	3,204	164,550 186,650	1,969,950 1,924,200
Fellowship of SolidarityNew York.	1903 1908	10,657	94.89	11,276 8,092	#. 8	590	1,936 3,841	2,557	18,719 8,363	88 * 6,913	85 161	143,500 485,000	447,500 382,000
Foresters of America (Endowment Fund)	1903 1903	15,993	3,512	19,505	15,000	::		\$ 20,500 21,000	9,103	10,500	<u>\$</u> 4		465,500 494,000
Free Sons of Israel, Ind. Order	1903	238,986 201,342	45.913	284,899 237,075	248,158 201,273	::	17.453 10,573	265,604	981,899 905,399	30,405 888	11,070	394,000	11,070,000 10,954,000
Free Sons of Judah, Indep. Order of New York City.	1903	103,074	2,891 7,982	105,966 96,748	86.383 84.728	:%	6,270 I0,298	# 99,348 95,632	45.967		7,608 6,806	1,047,500	3,804,000 3,403,000
German Baptists M. B. Association	9 9 8 8	28,431 27,623	5,782	34.572 33,405	15,503	3,308	1,272	20,083 31,120	43,864 30,416	4,301	1,900	28,000 00,000	2,042,500 2,081,500
Golden Eagle AssociationBrooklyn.	1903	25.533	581	96,114	9,493	6,523	5.742	<b>81</b> ,759	23,825	933	3,032	172,701	404.796
Golden Seal	85 g	61,357 18,262	4.915	66,272 12,362	5,695 654	85.540 8,989	6,247 I,818	37,787 6,519	41,368 5.744	1,300	4.267	1,678,320	1,536,120 1,740,000
Iroquois, Order of the	1903 1908	24,648 24,724	1,659	26,307 24,101	15,100	1,647	6,172 5,851	20,919 10,508	24,231	2,850 1,300	1,846	631,400 558,525	a. 878. a75 a, 606, 350
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Jewelers League of the City of New York New York City.	1903	188,520	25,479 22,096	213,999 187,568	177,790	1,880 1,608	24,513 16,088	204.183 165,331	326,597 326,905	34,319	2,089 2,100		
Knights of St. John and Malta, Chap. Gen. of America. New York City.	1909 1908	25,932 50,146	44 Se	57.378 60,342	48,000	500	3.947	55,226 60,393	22,232 11,494	24,000 15,000	2,706 8,633	194,750	3,182,500 3,199,250
National Benevolent Legion New York.	1903 2001	88	17	40	::		8 :	81	131	1,831	32	13,000	12,000 15,000
National Fraternal Society	1903 1903	10,291	1,73 241,08	12,083 74.920	3,350	12,248	53.430	13,193 68,928	21,333 21,389	22,699 19,432	8,8% 5,8%	24,250 2,565,000	322,000 336,250
National Protective Legion	9, 9, 8, 8,	1,077,853	22,486 15,226	1,099,845	642,469 471,326	54.195 38,610	79,558 66,856	776,237	1,138,469	3.367	67,277	8,298,450	18,563,850 12,240,500
National Provident UnionBrooklyn.	1903 1903	103,486 99,144	3.580	107,066	98,589 98,500	7,600	8,451 6,845	106,551 106,780	20,599 11,591	15,450	4.088 803 803	1,141,500	4,936,250 4,330,250
Peoples Mutual Life Ins. Ass'n and League. Syracuse, N. Y.	1903	4.646	2,186	6,832	:	716,1	1.427	2,644	4.390	1,437	337	1,038,200	562,700
Prosperity, Order ofBrooklyn.	9, 9, 8, 8,	14,254	3,39	15,648	13,001	::	1,518	14.519	15,107	::	1,098 937	122,000	763,100 704,700
Royal Templars of Temperance, Sup. Council. Buffalo.	9, 9, 8, 8,	286,667 305,103	55.52 50.52 50.52	297.249 317,398	251,789 253,302	8,389 40,655	38.045 19,659	313,616	163,165 140,938	105,394 100,850	15,375	2,445,000 4,348,250	16,19 <b>0</b> ,6 <del>5</del> 0 17,378,650
Select Knights, Order ofBuffalo.	90 gi 80 gi	49.965 46,468	3 8 2 2 3	50,855	36 969 36,575	1. 8.K	14,043	52,015	24.514	6,706 2,091	3,855 4,808	1,852,000	3,297,500 4,105,750
Sons of Benjamin, I. O	9. §	265.894	34.94 43.004	300,835 280,441	270,616	28 28 28 38	33.741 13.591	304,585	178,468	48,158	21,966 26,123	786,500 2,550,000	16,620,000 19,983,500
Switchmen's Union of North America	19 20 20 20	156,473	81.81 04.04	169,699 101,497	124,800 82,200	8,8	32,391	157,406	47,942 31,609	43.411 20,050	7,058 5,175	3,906,600	6,679,300 4,779,600
Templars of Liberty of AmericaBrooklyn.	1983 1983	21,860 26,445	1,77,1	21,909 28,216	20,378 28,183		1,594	22,018 29,970	4.479 10,728	7.96.7 046.7	81,1 141,1	7,000	948,000 1,168,700
Western New York Masonic Relief Ass'n Rochester.	1903 1903	35%		3,8	<b>&amp;</b> %	พ๓		7.8	::		88		
A. O. U. W	97 97 80 82	149,147 104,409	8,236 10,224	157,383	92,000	11,532	12,903	157,955	18,469 17,586	4,000 10,000	9,033 14,	2,334,000 2,805,000	1 <b>5,792,000</b> 14,945,000
Degree of Honor.	1903			4,086 9,043	4.0 00 00			::		::	<b>21.5</b>	192,000	869,000
* Reserve, † Includes money remitted to Supreme Lodge.	oy remit	ed to Supr	me Lodg		Includes \$5,500 loaned to general fund	0 loaned to	o general f		f Includes (29£.005 returned to members.	34.695 reti	rned to me	am bers.	

STATISTICS OF FRATERNAL ORDERS-Continued.

	; 	Correspond	3	- 1	TUNTTUNT	ONDEN		Unestrated.						_
	·P		INCOME.			Exprenditures	TORES.		FDIANC'L COND'	COND'N.	INSU	INSURANCE ACCOUNT.	UNT.	
FRATBRNAL ORDERS.  NAME AND LOCATION OF  ASSOCIATION.	For Year En	Assess- ments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Com- missions and Examin- ers' Fees.	Expenses of Manage- ment.	Total Dis- burse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certifi- cates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.	
оню.		₩.	s _r	₩	69	84	49	40	<del>60</del>	s ₂		**	w	
Advance Goards of EquityLancaster.	1903	233	5,198	5,361	:	:	<b>8</b> 33	<b>93</b> 3	5,36r	5,300	æ.	005'6I	19,500	
American Insurance Union	95 88 88	101,733	1,732	103.465 97.986	54,400	11,282 9,642	18,029 17,040	† 83.722 93.599	46,120 33,329	6,500 14,238	8,257 7,812	1,672,500	9,914.500 9,458,000	
American Protective Union	<b>1</b> 8	:	:	13,907	1,796	:	7.047	8,843	5,004	8,110	415	171,550	86,205	
A. O. U. W. Cincinnadi.	1903	184.453 181,798	61,291 97,521	245.744	231,550		21,908	\$ 247,330 \$ 273,108	95,654 60,073	81,000 47,000	6,222 7,606	1,967,000 2,583,000	9,463,000 11,340,000	
Bankers Fraternal Union	1903 1908	37,291	12,779	50,071 32,345	19,104	13,750	14.583 11,699	47,460	5,951		3,910	2,189,000	3,699,692 2,540,570	
Bohemian Slavic R. C. Benevolent Union	1903	::		16,349	9,80 8,90 9,00		712	10,113	19,107	5,500	1,280	146,250	1,177,000 1,048,750	
Brotherhood of Rallroad Trainmen	1903	1,143,450	126,041	1,736,111	1,186,745 882,107	::	456,123 1	1,642,868	1,181,391 1,032,410	430,530	65,118	32,338,650 14,418,000	77,330,600	
Catholic Knights of Ohio	1903 2003	116,659	6,721	123,381 110,858	98,000	1,432 002,2	5,244	86,332 80,800	185,604 148,555	::	5,942	902,500	8,819,500 8,237,500	
Catholic Ladies of OhioToledo.	1903	:	:	15,466	116,01		3,239	14,139	16,890	9,195	2,427	494,612	1,601,437	
Chevaliers, TheAkron.	1983 2007	13.514		20,577 17,975	8,067 5,404	::	11,169	19,237	1,239	5,000 7,900	1,103	314,462 899,300	1,083,337 1,232,775	
Fraternal Censor. Dayton.	1903 1908	30,499 99,095	3.993	31,214 32,389	14,300	9,689 335	7.95	32,565 29,716	14.764	1,596 8,923	2,163 2,516	535,500 1,195,500	2,276,500 2,621,000	
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	011 85,962 34,777 34,666 24,177,2 3,879,025 1.728 1.057,700 1.457,825	720 38,500 7.484,400 720 38,500 507,000 611 85,962 34,777 456 2,711,450 3,879,025 7.28 1.077,700 1.477,825	611 85,962 34,777	,008 95,500 1,093,000 ,087 1,371,000 ,474 778,200 7,484,400 ,720 38,500 507,000 ,100 1,477 ,100 1,477 ,100 1,477,835 ,100 1,477,835	114 3.557,296 11.715,040 114 3.659,468 11.040,989 136 120,000 1.371,000 137 1.003 137 1.000 138 1.000 138.500 507,000 1474 778.300 7.484,400 1474 38,500 507,000 1466 2.771,450 3.879,025 1466 2.771,450 3.879,025 1466 2.771,450 3.879,025	11,868,000 159,116,000 13,567,236 13,567,236 11,075,040 130,000 130,000 1371,000 1371,000 1378,200 778,200 778,200 778,200 778,200 38,506 38,506 34,777 85,962 34,777	8,171,350 11,356,750 13,177,750 10,739,000 11,868,000 11,868,000 11,715,040 3,557,236 11,715,040 3,55,0468 11,715,040 1371,000 1371,000 1,093,000 1,093,000 1,071,000 1,371,000 1,371,000 1,371,000 1,471,000 1,477,000 1,477,000 1,477,000 1,477,000 1,477,000 1,477,000 1,477,000	13,500 11,556,750 21,050 20,177,750 21,567,730 21,573,000 23,567,236 23,567,236 23,567,236 23,567,236 23,567,236 23,507,000 23,507 23,507 23,507 23,1450 24,777 24,1450 24,777 25,505 24,777 26,505 27,000 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,1450 27,
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<b>മ</b> ് ന്	: &	ັທີ :	8 H ·	8 # .		594.975 395,389 37,362 23,497 8,694 9,846 5,846 5,846 5,846 5,867	256.597 181,504 399,389 37,362 23,427 9,340 9,340 183,992 111 5,867	25,6597 181,504 181,504 37,362 37,362 37,362 3,647 9,846 9,846 209,101 183,992 111 5,867
37,282 17,680	:				HM HA MA MH		mia	
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547 1,260 9,820 6,050 4,823 4,869								
1,078 4-35 37.685 19,109	-	1,702		<del></del>		006,118 1,8 910,362 1,77 95,805 88,133 23,530 1,703 1,703 13,404	23,849 26,6300 20,6,300 21,811 21,000 21,886 23,200 23,500 23,500 11,700 11,700 13,464	21,938 23,346,9 1,116 25,350 23,350 23,350 23,350 23,350 23,350 23,500 1,700 1,700 1,700 1,700 1,3464
3.458 1.774						13,723 13,497 6,038 89 709 251,735	9,561 5,052 13,723 13,497 13,497 6,038 89 709 709	9,561 5,052 13,723 13,497 89 6,038 89 709 251,735
3,751	:	13,282	13, 282	23,139 23,833 23,338 13,82 13,82	88,004 88,004 82,139 83,338 13,888	2,048,397 1,896,865 95,056 82,094 23,139 23,138 13,282	1,324,328 1,051,308 1,896,839 1,896,839 83,034 83,034 13,188 13,188	1,324,328 1,051,308 2,048,397 1,896,865 88,094 83,139 23,139 13,282
S	1903	1983	90 90 90 90 90 90 90 90 90	860 860 860 860 860 860 860 860 860 860				600 600 600 600 600 600 600 600 600 600
Home Relief Ass'n. Oklahoma City. United Benevolent Association. Oklahoma City OREGON. Lions, Independent Order of.	OKLAHOMA.	y of Bohemian Ladies	of America				omotive Engineers Mut. Life & Accidenteveland.  Jonal Union.  Sinders Cross, Order and Knights of	Independent Order of Foresters, Centr. Com Cleveland. Locomotive Engineers Mut. Life & Acciden Cleveland. National Union. Toledo. Akron. Toledo. United Cross, Order and Knights of. Columbus. Unity of Bohemian Ladies.
1903 1,909 1,909		1903 1,703 1,703 1,003 1,003 911 13,454 778.300 7,404,400 14,200 521 14.721 5,867 2,650 720 38,500 597,000	1903     351,735     356,934     181,851     65,943     394,435     309,101     7.187     35,087	1902   22,811   709   23,245a   18,000   1,539   3,490   33,594   9,460   1,008   95,500   1,033,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000   1,371,000	1903   25,056   839   95,895   51,354   22,168   14,341   89,454   37,352   1,877   10,824   3,557,395   11,715,040     1903   22,139   89   23,252   18,000   1,539   3,497   3,591   8,547   5,800   1,035   10,093,000     1903   22,131   709   23,520   18,000   1,539   3,490   3,490   3,490   1,039   3,500   1,371,000     1903   23,532   23,532   23,532   23,4435   23,4435   23,4435   23,532   23,532   23,532     1903   1,702   1,003   1,003   1,003   1,003   1,003   1,472   5,807   2,650   770   38,500   597,000     1903   13,282   13,454   14,200   13,454   14,721   5,807   2,650   770   38,500   597,000     1903   1903   1903   1,003   1,003   1,003   1,003   1,003   1,003     1904   1905   1905   1905   1905   1905   1905   1905   1905   1905     1905   1905   1905   1905   1905   1905   1905   1905   1905     1905   1905   1905   1905   1905   1905   1905   1905   1905     1905   1905   1905   1905   1905   1905   1905   1905   1905     1905   1905   1905   1905   1905   1905   1905   1905     1905   1905   1905   1905   1905   1905   1905   1905     1905   1905   1905   1905   1905   1905   1905   1905     1905   1905   1905   1905   1905   1905   1905     1905   1905   1905   1905   1905   1905   1905     1905   1905   1905   1905   1905   1905   1905     1905   1905   1905   1905   1905   1905   1905     1905   1905   1905   1905   1905   1905   1905     1905   1905   1905   1905   1905   1905   1905     1905   1905   1905   1905   1905   1905     1905   1905   1905   1905   1905   1905     1905   1905   1905   1905   1905   1905     1905   1905   1905   1905   1905   1905     1905   1905   1905   1905   1905     1905   1905   1905   1905   1905     1905   1905   1905   1905   1905     1905   1905   1905   1905   1905     1905   1905   1905   1905     1905   1905   1905   1905   1905     1905   1905   1905   1905     1905   1905   1905   1905     1905   1905   1905   1905     1905   1905   1905   1905     1905   1905   1905   1905     1905   1905   1905   1905     1905   1905   1905     1905   1905	. 1903 2,046,397 13,733 2,06a,118 1,884,100 46,755 68,369 1,999,114 399,389 167,500 64,960 11,888,000 159,341,000 1903 1,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 10,003 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1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005   1,005	1903   1.24,228   9,561   1.233,849   1.183,341   36,592   13,823   1.243,756   246,597   224,299   06,004   11,556,759   72,003,000     1902   1.024,228   5,062   1.035,369   1.183,341   36,592   13,823   1.045,288   181,504   157,500   84,237   84,271,590   64,290   13,773   20,943   13,773   20,943   13,773   20,943   13,773   20,943   13,773   21,364   22,1364   22,1364   22,1364   22,1364   22,1364   23,124   24,275   17,000   64,950   11,868,000   150,341,000     1903   95,056   89

STATISTICS OF FRATERNAL ORDERS-Continued.

	-p		INCOME.			Expenditures.	TTURES.		FBKANC'L	COND'N.	INSU	INSURANCE ACCOUNT	ידונט.
FRATERNAL ORDERS. Mame and Location of Association.	For Year En	Assess- ments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Commissions and Examiners' Fees.	Expenses of Manage- ment.	Total Dis- burse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certifi- cates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
PENNSYLVANIA. American Catholic Union	1903	660' <b>52</b>	2,961	\$ 26,726	\$ 11,500	**	•	\$ 20,612	\$ 23,862	85 783	1,109	<b>6</b>	\$ 1,184,500
American Union, Order of	1903 2007	13,362 13,423	1,08 83,0	14,451	16,500 7,500	<del>1</del>	€8	17,504	20,007 22,860		352	39,000	518,500 540,500
Americus, Order of	1903	59.475 52,655	9.8 8.9 8.9 8.0	62,967 53.491	20,128 11,599	18.184 26,879	17,842 9,602	55,555	43,838	7,030 3,750	3,910	1,601,400 3,094,400	4.479.375 4.448,650
A. O. U. W. Sup. Lodge Juris	1903 1902	10170658	993,824	11320112 11164482	10046521 9,860,412	::	913,919	10960440 10759953			423,015	92,695,000 110019000	746,988,000 799,039,000
A. O. U. W. of Pennsylvania	1903 1902	557,468 575,117	133,742 103,162	691,211 678,289	602,000 591,000	11,080 13,941	32,674 28,071	<b>691.44</b> 5 676.302	345,056	342,000	13,216	1,232,000	23,358,000 28,765,000
Artisans Order of Mutual Protection	1903	100,746 93,862	14.420	115,166 103,167	86,650 88,000	<del>5</del> 25	6,5 <b>38</b> 6,989,	93,730	178,942	6,000 1,000	8,086 7,505	933,000	9.442,000 8,826,000
Association of EquityPhiladelphia.	1982	8,718	2,471	11,189	i	:	:	36,095	44.798		8	13,900	98,900
Brotherhood of the UnionPhiladelphia.	1909 2009	112,553 104.819	3,667 8,080,e	116,160 106,899	99,220		8,649 5,721	111,775 80,437	91,857	7,000 20,000 20,000 20,000	17,877	2,047,500	9,664,500 8,938,000
Citizens Commonwealth	1902	1,035	358	1,393			1,308	1,208	788	:	189	312,500	304,000
Commonwealth Provident Association	91 90 20 90	15,167	681 749	115,788	4.851 7.880	3,927 1,955	18,854 42,854	14.5 0,000	3,347 8,099		2,188	423,000	990,800 773,800
Cantinental Beneficial Association	2001	ដ	:	#	8	:	:	8	911		2		
Edectic Assembly	1903 1902	26,981 23,963	1,185	98,166 98,259	17.250 25.482	4,647	3,395	26,183 35,010	6,26r		98, e.	325,500 492,750	2,340,675 2,165,175
			_	-   -   - !		_	_	-	- :	-			

_		by lapse	ns canceled	121,884 I/e	i Includes \$51,584 liens canceled by lapse.		d to mem	660 returne	‡ Includes \$88,459 returned to members.		o members	Includes\$63,984 returned to members.	98'S	• Includes annuities.   Includ
	53,043,000 48,070,000	11,566,500	22,84 88,88 12,88	38,500 6,950	780.953 668,975	506,420 487,413	53.653 65.8853	72,067	380,700 344,850	613.495 563.891	73,883 104,915	539,612 458,976	50 SQ 20 SQ	Protected Home CircleSharon.
	:		:	:	:	3,429			1,128	3.504		3.504	90 20 20	Pittsburg Fraternal LeaguePittsburg.
	:		88	89	1,198	14,882	:		4.887	16,079	:	11,627	1902	Pennsylvania Guarantee Indemnity Co., of Philadelphia. Philadelphia.
	256,250	19,750	314	8	6,333	4,180	8	84	3,750	4,200	233	3.967	gi	Pennsylvanta Catholic Beneficial League Lancaster.
				13,985	49,314	123,142	:	:	105,036	122,166	:	116,611	1908	National Croatian Society of U. S. A Allegheny City.
	78, 198,500 69, 100,000	10,373,000 9,183,000	88,049 77,895	118,783	354,48s 242,533	607,898 518,367	49.898 52,867	2,100	558,000 465,500	657,138 576,278	48.8a1 67,699	608,371 508,579	8 8 8 8	Ladies Catholic Benevolent Association Erie.
	479,000	78,500	558	2,500	5,326	10,308		:	8,500	10,935	र्ड	10,871	2001	Keystone Benefit Society
	9,8 <b>a9,7</b> 50	7,551,000	39,319	8	9.507	40,795	:	:	35,000	47,263	157	47,106	1902	Junior Order United American Mechanics (National Council). Pittsburg.
	15,597,500	7,061,750	59,953	:	20,610	90,276	9,6	633	80,003	97,479	3,160	94.319	198	Junior Order United American Mechanics (Beneficiary Degree). Pittsburg.
		:	:		44.135	199,793	:	:	191,437	207,316	:	205,550	1902	Junior Order American Mechanics F. B. Ass'n of U. S. A. Philadelphia.
			27.5		1999	1,812			1,473	1,562	68	1,355	Š.	Home Protection Ledge
	10,424,474	7,975,324 550,730	8,344 3,130	41,639	473,837 186,056	i 156, 195 104,445	22, 134 34, 238	19,758 21,672	69,438 48,536	178,801 1 <b>29</b> ,273	8,956 8,098	175,845 121,175	9. g.	Grand Fraternity. Philadelphia.
	6,921,600 6,471,500	1,859,700 1,906,800	10,311 9,553	::	420,087	‡ 174,048    145,341	19,107 21,411	6,345 5,467	65,137 55,479	173,971	28,597 27,619	145,374	9, 9, 8, 8,	German Beneficial Union
	17,369,633	1,951,350	12,084 13,501	40,128 67,250	176,6a8 153,046	391,544 331,648	32,369 34,452	25,461 35,336	233.714 261,843	328,025 321,107	9.350 47.78	318,675 273,319	1903	Fraternal Mystic Circle
			:	88	86	4.977	:		473	4.576	800	4.076	Igo	Bmpire Beneficial Society
_									_				L	

STATISTICS OF FRATERNAL ORDERS-Continued.

	-pı		INCOME.			EXPENDITURES.	ITURES.		FDKANC'L	COND'N.	Insu	INSURANCE ACCOUNT.	UNT.
FRATERNAL ORDERS.  Name and Location of Association.	For Year En ing Dec. 31	Assess- ments and Annual Ducs.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Com- missions and Examin- ers' Fees.	Expenses of Manage- ment.	Total Dis- burse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certifi- cates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year,
PENNSYLVANIA—Continued. Scandinavian Brotherhood of America	1982	ø :	**	\$ 1,091	69	•	49	\$ 1,052	<b>84</b> S9	•	:	49	**
Sons of Veterans (Death Benefit Association). Philadelphia.	g,	15.870		15,913	13,350		:	14.990	1,594	250	6,920		:
Sparta, Order of	9.0 9.0 9.0 9.0	233.190 244.876	19,632 13,566	252,822	901,000 207,500	2	%.7. 84.90.	208,769 215,149	362,743 316,353	29,000	4,4 829,4 699,4	455,000	10,750,000
United American Mechanics, Order of (Funeral Aid of Penn.). Philadelphia.	1982	2,074	:	2,074	1,600	i	:	1.998	13	:	1,201		:
Washington Union	1902	1,381	1,970	3,351	:	:	:	3,240	1,441	2,000	259	301,500	244,000
Western Pennsylvania Odd Fellows Relief Association. Titusville.	1989 1989	20,002 20,083	88	29,711 29.273	19,000 16,000	256	1,998	21.950 18,689	29,347 20,369	3,00	1,774	123,000	2,276,500 2,243,500
St. Jean Baptiste d'Amerique Woonsocket.	1903 1908	37,218 29,417	3,683	39,821 33,100	16,000	1,052	7,817 6,974	24.869	32,518 23.677	8 :	6,268 5,684	563,400 616,575	2,782,400 2,471,375
A. O. U. W. Aberdeea.	1983 1983	: :		207,313 178,926	169,000				6,047	12,852	14,441	2,472,000	27,659,000 27,130,000
Home Guardians, Order of	1903	::	::	10,899 5,452	3,427		::		5,237	1,010	1,285	1,050,000	1,579,000 858,000
A. O. U. W. Nashville.	§ § 8	81,286	29.315 20,226	110,601 98,338	92,000 24,000	4.538 4.131	4,903	117,785	1,364	3.500	2,440	821,900 683,000	4,228,000
Catholic Knights and Ladies of America Memphis.	95 95 95 95	124,754	17,049	141,803	101,500	2,210 1,856	15,186	138,861	46,580	17,916	7,967	1,175,500	10,832,000
Golden Cross, United Order of the	1903	527,245 556,980	3.983 4.379	530,628 561,359	505,880 525,322	6,395	45,985 84,397	558,675 576,173	83,363 116,550	44.780 77,80s	90,90 180,081	1,662.000 8,770,000	23,036,500 32,493,500

Sailors. Nashville.	1903	2,611	407	3,018	113	:	:	1,545	4,110	+	š	122,000	195,700
U. S. Letter Carriers Mutual Benefit Ass'n	1903 1903	118,633 82,259	1,050	121,442 83,309	88,618 65,529	<b>8</b> <del>\$</del>	3,236	92,480 68,996	<b>2</b> .8	18,925 22,108	5,122	2,633,500	13,489,000 12,550,500
TEXAS. American Mutual Benefit Association Galveston.	1983 1982	13,069		13,069	1,174		10,152	13,326	æ:		::		109,185 170,595
Ancient Order of PilgrimsHouston.	9. g 9. g 9. g	6,340 4,643	1,106 659	7,447 5,303	3,851 2,698	::	2,030 1,501	5,882 4.198	3,962	1,487		: :	408,600 \$15,000
A. O. U. W. Dallas.	90 g	162,265	26,341 4,355	188,606 158,134	153,800	8,951 8,644	28,303 28,303	191,054	31,091	30,000	5,146	2,098,000	8,917,000 10,106,000
Alpha Tau SocietyCameron.	1903	246		976			:	:	246	:			63,273
Army of Loyal Knights and Ladies	1903	572		572		:	873	5772	:		:		<b>366,75</b> 0
Bohemian R. C. Union of Texas	9, 9, 9, 9, 9, 9, 9, 9, 9, 9, 9, 9, 9, 9	6,910	343	7,038	10,443	::	1,642 2,645	4,503 12,086	6,818				688,700 665,400
Colored Friend in Need SocietyAustin.	1903 1903	3.324	::	3,324	3,218	::	: 8	3,300	::				
Colored Knights of PythiasWaco.	19 20 20 20	14,074	385	14.399	13,575		655	14,240	655	::			1,123.500
Comfort Mutual Aid Association	1903 1903	885 845	& & &	8.88 4.84	8,3	:::	.8	***	<b>8</b> 8	::			
Friends in Need Society of Austin	1983 1983	3,900	::	3,900	8, 8, 8, 8, 8, 8,	•	3,85	3,762 3,736	537		: :		
Friends in Need Society of Texas	1903 2003	19,114	800	19,407	11,805	::	1,267	13,078	6,335			, ; ;	5,758
Fannin County Fraternal Beneficial Association. Bonham.	1903	Ş,		\$5	145	:	193	338	256	:			:
German-American Protective Association	1903	8	:	8	188	:	8	168	2	:			
Globe Mutual Benefit Association	1903	3,012	24.	3,257	525	:	2,634	3,159	185	:	:		37,172
			1	1									

b Includes \$11,341 carried to reserve.

STATISTICS OF FRATERNAL ORDERS-Continued.

	1		INCOME		_	Expenditures.	TTURBS.		FINANC'L COND'N.	COND'N.	Ingu	INBURANCE ACCOUNT.	מאת.
FRATERNAL ORDERS.  NAME AND LOCATION OF  ASSOCIATION.	For Year Ending Dec. 31.	Assess- ments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Com- missions and and Examin- ers' Fees.	Expenses of Manage- ment.	Total Dis- burse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certifi- cates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
TEXAS—Continued.  Golden Rule, Lodge No. 1  Hearne.	1903	<del>\$</del>	•	<b>83</b>	## ## ## ## ## ## ## ## ## ## ## ## ##	49	rs IS	<b>↔</b> ,8	<b>₩</b>	<b>69</b>		•	₩.
Gate City Mutual Burial Association	1903	86		<b>&amp;</b>	<b>%</b>	:	8	155	ន	:			140,200
Home Circle Society of Texas	1903	7,6836	::	98,336	62,287 45,454	::	71,001 24,806	133,288 70,261	19.433	: :			19,400
Home Protective Association	1983 1983	1.38 5.27	: :	1,380	748	: :	357	1,021	<b>2</b> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		::		
Home Relief AssociationGreaville.	1903	3,273		9,273 2,104			2,657 1,839	2,657 1,839	265				
Lone Star Ready Relief Fund	1993	1,20,1	:	16e,4	1,238	:	9,166	<b>\$</b>	887		:		•
Manhattan Mutual Benefit Association	1903 1902	8, 837T	787	2,371 3,407	831 613	418	\$ 9. E. 80.	2,123 3,307	2,4% S18	8.8	9 <b>3</b>	25,000	83,000 14,590
Modern Order of Praetorians	1903	37,751	2,700 1,245	40,5at 30,747	11,400	6,905 3,785	8,078 7,890	26,512 26,080	51,648 40,373	9,181 *13.951	2,415 1,948	1,682,850 1,085,000	3,037,550 2,437,100
Mutual Benefit SocietyOrange,	1903	1,554	:	x,554	8.	:	8	1,300	186	:	:	•	
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			INCOME.			EXPENDITURES	TURES.		FINANC'L COND'N.	COND'N.	INSCI	INSURANCE ACCOUNT.	UNT.
FRATERNAL ORDERS.  NAME AND LOCATION OF  ASSOCIATION.	For Year Er ing Dec. 31	Assess- ments and Annual Ducs.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Eom- Emissions and Examiners' Feer.	Expenses of Manage-ment.	Total Dis- burse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certifi- cates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
TEXAS—Continued. Southern Texas Beneficiary Association	1903	<b>*</b>	<b>69</b>	<b>8</b> 002	\$116	<b>69</b>	\$ 572	\$889	<b>89</b>	<b>10</b>		us :	4 <b>%</b> 1,500
Southwestern Mutual Benefit Association Houston.	1903	859	:	859	¥	:	1,30 4	1,499	:	:	:		14,000
United Benevolent AssociationFort Worth.	1903 1908	\$4.386 2.985	!!	25.28 28.58 28.58	45.369 53.480		7,913	54.283 65.411	7,850	24,050			3,144,525 3,734,500
United Brothers of Friendship, and Sisters of the Mysterious Ten. Victoria.	1903 1902	19,168	1,832	20,830 17,589	13,776		5,53a 2,545	21,309	5,1681	722	::		5,731
United Order, Farmers Aid and Ben. Ass'n Benchley.	1903	#8	& :	12,00	188	::	113	\$8	127				
United Order of Odd Fellows, Dist. G. L Denison.	ZÓ.	10,489	:	10,486	9,500	:	385	, 9,885	8	:	:		850,000
United States Mutual Aid Association	192	4.726	:	4,726	1,376	:	3.315	4.692	ţ				106,701
United Brothers and Sisters Christian Association. Marshall.	1903	311	:	311	8	:	147	347		8	:		10,400
Young County Relief Association	1903	25	:	273	:	:	£	Z	8		:		40°000
A. O. U. W. Ogden.	1902	14.551	:	:	18,000	i			:	:	:	000°0†	981,000
VIRGINIA. American Guild, Supreme Chapter	1001	323,508 237,314	73,555 169,804	397.063 407.118	233,619 197,999	15,385	25. 25. 25. 25. 25. 25. 25. 25. 25. 25.	386,498 396,095	163,346 152,453	87,667 36,233	16,443 15,463	5,967,500 11,116,500	16,868,500 17,587,000

								-					***
Benevolent Aid and Relief Association	1903	2,025	84	6,230	85.8 225.	::	1,509	5,693 1,834	1,148	::	2,850 697	77,998 25,975	99,753 25,875
Fraternal Relief Association.	1903	5,646	2,600	13,246	1,000	:	:	6,716	6,862	5,000	%	753,000	888,000
Modern Puritans	1903 1902	34.343	12,061	46,404	1,639	20,321	17,365	39,335 35,043	23,288	8,311 4,189	1,112	1,975,100	3,240,200
Modern Workmen of America	1903	5,586	:	5,586	864	:	:	4,567	2,019	g, 00,	1,581	2.409,562	1,633,062
True Reformers, United Order of	1903	255,985 213,936	13,717	269,702 253,668	113,379	::	98,489	224,371	197,272	29,639	62,314 64,357	1,958,222	7,560,331
United Endowment Society of Virginia	1903 1502	5,605	2,735	11,580 8,340	3,307	::	4.507	10,074 5,679	6,271	1,968	7.487	56,949 72,156	91,92 <b>7</b> 34,684
A. O. U. W. Seattle.	1902	:	:	185,664	163,907	:	90,6ag	184,536	:	:	10,359	3,544,000	19,467,000
Degree of Honor	1902	:	:	8,281	000'9	:	1,435	7,435	:	:	1,602		:
Fraternal Knights and LadiesSeattle.	1903	:	:	995	131	:	783	914	·&	:	150		147,000
Madrona Benefit AssociationSeattle.	1903	:	:	891	36	:	107	143	<b>%</b>	:	4	5,600	4,600
Puget Sound Mutual AssociationSouth Park.	1903	::	: :	8,8	803	::	4-8	78	143	::	1882		
Sons of HermannSeattle.	1903		::	11,218 8,651	3,500	::	1,400	4,282 3,233	6,936	8 :	786	73,500	363,000
WISCONSIN, Aid Association for Lutherans in Wisconsin. Appleton.	1903 1902	::	::	7,930	2,820 4,8	::	::	2,207	6,121 2,291	₩:	1,117	771,000	1,369,000
A. O. U. W. Fond du Lac.	1903 1902	252,222 256,140	14,111	257,937	221,000	169'112	7,472	269.764 / 260,289	22,289 41,270	29,428 42,609	6,912 9,349	972,000	10,923,000 14,418,000
Beavers Reserve Fund FraternityStoughton.	1983 2882	12,617 5,189	::	12,617 5,681	7,200	::		2,132	6,836 3,548	: 8	3,877	4,038,000	5,729,000
Bohemian Roman Catholic Central Union of Wisconsin. Milwaukee.	1903	17,260	\$464 Sir	17,724	13,700	12,500	1,413	15,113	12,039	1,100	1,326	58,000	1,209,000 1,169,100

Includes guaranty fund of \$20,126.

# STATISTICS OF FRATERNAL ORDERS-Continued.

	-p		INCOME.			EXPENDITURES	TURES.		FINANC'L COND'N.	COND'N.	INSU	INSURANCE ACCOUNT	UNT.
FRATERNAL ORDERS.  Name and Location of Association.	For Year En	Assess- ments and Annual Dues.	Admission Fees and Other Receipts.	Total Income.	Paid for Claims.	Agents' Com- Com- missions and Examin- ers' Fees.	Expenses of Manage- ment,	Total Dis- burse- ments.	Invested and Other Assets.	Liabil- ities.	No. of Certifi- cates in Force at End of Year.	Amount Written During Year.	Amount in Force at End of Year.
WISCONSIN—Continued.  Equitable Fraternal Union	1903	\$ 116,884 89,550	\$ 14,382 3,545	\$ 131,166 93,096	\$ 48,671 48,000	9,662	\$ 14.797 9.917	\$ 73.130 65,539	\$ 144.030 92,009	10.477	12,247	\$ 4.517,500 4,888,000	\$ 19,919,500 16,951,000
Foresters United Order	1903	104,392 83.922	9,592	113,985 104,148	58,625	13.000	16,054 16,889	87,691 80,263	125,325	8,425 2,580	8,759	1,965,500 3,088,500	9,277,000 8,517,500
Fraternal Reserve AssociationOshkosh.	1903	9,58 8,86,8 8,00	3,134	10,000			::	8,453	3,535		3,666	1.344,000	3,061,500 1,231,000
Geg. Unter. Ges. Germania	1903	54,402	8,732	54,870	55,125 35,750	3.757	5,600	45,907	97 297 99.878	7,000 6,750	4,223	232,500	4,403,500
Good Templars Mutual Benefit Association. Milwaukee.	1983 1983	3,967	-83	4.277	2,258	555	168	3,815	302	::	88	31,050 39,150	256,250 2 <b>68</b> ,550
Hermann's Sons of Wisconsin	1989 208	48,455	1,972	50,427	46,500 36,000	::	: 60	46,650 36,003	62,289 59,805	: :	1,916	98,000 146,500	1,828,000 1,899,500
Independent Scandinavian Working mens Association. Eau Claire.	1903	20,239 32,698		32,978	17,750	::	4,323	27,347	19,839	2,750	2,956	154,000	2,244,250 2,517,250
National Fraternal LeagueGreen Bay.	1903	21,870	::	16,424	9,803	::		12,902	6,432 5,631	1,108	1,333	2,360,000	3,242,500 2,126,000
Polish Association of America	1903	19,390	87	28,338	17,750	165	1,378	300	20,043 14.503	1,200	1,737	236,300 202,350	1,672,200 1,804,350
United Aid of SheboyganSheboygan.	1903 1902	3,077	45	1,654	1,750	147	.%	1,321	1,854	8 m	8,8 8,8	25.550 46,200	290,500 239,700
Wisconsin Widow and Orphan Donation Society. Mayville.	1903	2,287 1,066	::	2,497	2,147 837	: :		2,684	£ <del>‡</del>		1,256		42,734
Totals.	1901 1902 1903	72242,667 78228,948 85610,334	4166,815 5375,217 8335,426	81628,596 84399.411 93945.760	4166,815 81628,596 8412,8047 5375,217 84399,411 68264,707 8335,426 93945,760 66396,497	2136,259 2429,000 3075,975	a136,a59 6713,838 7 a4a9,000 6640,348 7 3075,975 86a7,771	7343.460 7344.115 7410,243	9427,114 36182,178 4000,487	8469,938 11116000 9876,248	4,518,955 4,947.370 5,644,619	4.518,955 7996a6,678 4,947.370 1278a67000 5,644,619 2313432520	565453465 6115735000 76060083#1

A. O. U. W. † Toronto, Ont.	1903	856,593	21,985	878.578	742,800	::	54,437	798,728 725,449	561, <b>664</b> 465,017	114,286 120,082	46,125	3,715,000	72,388,500
Canadian Order of Foresters, High Court* Brantford, Ont.	1903	433,210 388,173	230,919	664,129 587,896	362,978 353,433	34.514	35,839	428.794	428.794 1,610,956 417,175 1,335.525	19,495	52,160 ‡ 50,214	7,736,000	52,898,000
Catholic Mutual Benefit Ass'p of Canada London, Ont.	1903 1902	276,029 238,615	24,686	280,737 263,301	237,700	::	19,964	257,664	204,994 193,608	39.192 45.046	18,159 17,088	1,946,500	24,823,000 23,632,000
Foresters, Supreme Court, Ind. Order of Toronto, Ont.	1903	3,362,535 3,092,210	282,491	282,491 3.545,026 1.857,598 262,211 3.354,421 1.755,411	1,857,598	125.369 376,650	422,084	422,084 2,405,052 7,688,554 378,539 2,510,600 6,418,396	7,688,554 6,418,396	795.804 631,869	219 492 205,369	30,013,000 24,509,500	238,124,000 226,849,500
Odd Fellows Relief Association	1903	191,125	14.441	205,566 178,602	143,750	15,712 14.344	15,082 13,809	174.544 145.653	347,949 310,983	18,000 13,500	15,814	2,024.500 1,707,750	20,087,250 18,641,750
Societe Des Artisans	1903 1903	298,168 243.322	20,189 17,759	318,357 261,081	206,498 168,077	1,949	28,159	234,817	488,201 389,528	20,000 11,000	19,712	2,501,500 3,193,000	1¢,260,900 17,929,800
Woodmen of the World (Canadian Order)	1903 1902	98,115 89,561	6,626	104.74I 94.294	55,881 50,642	3,102	20,910 19,511	80,021 73,239	120,469 87,875	12,115	8,591 7,804	1,466,000	9,824,coo 9.076,500
Totals	1901 1902 1903	4,514,178 4,733,197 5,516,247	361,203 794.324 580,219	361,203 5,057,749 3,118,266 794,324 5,527,521 3,319,779 580,219 5,998,600 3,607,940		318,720 302,116 174,520	\$24.555 646,973 596,237	524,555 3,961 541 8 646,973 4,168,868 8 596,237 4,381,728 11	444.664 941.596 1023,042	488,935 857,129 1018,230	331,086 358,452 380,053	5 43.586,400 44 673.250 48,758,019	389,514,400 419,263,050 437,404,220

* Subordinate bodies not included. Figures here given do not include sick and funeral benefit branch of the High Court. † Independent jurisdiction. 

‡ \$6,091 should be deducted from this amount on account of the new method of adjusting membership.

## ASSESSMENT ACCIDENT ASSOCIATIONS.

	8		INCOME.			Ex	EXPRINDITURES.	ý		FINANCIAL COND'N.	COND'N.	Insur	INSURANCE ACCOUNT.	DUNT.
NAME AND LOCATION OF ASSOCIATION.	For Year Ending Dec. 31.	Premiums. or Assess- ments.	Other Pay- ments by Members.	Total Income (Includ- ing In- terest.)	Paid for Claims.	Other Pay- ments to Men- bers.	Paid to Agents and Medical Exam- iners.	Expenses of Manage- ment.	Total Dis- burse- ments.	Total Ad- mitted Asseta.	Total Liabil- ities.	Number of Cer- tificates Written During Year.	Number of Certificates in Force at End of Year.	Amount in Force at End of Year.
American Accident Association	1903	\$ 4.797	<b>6</b>	\$ 4.797	<del>8</del>	<b>6</b>	€	€	89	€9	64	88	gle	\$ 480,250
Bankers Accident Insurance Co Des Moines, Ia.	1903 1903	4, 137 4, 879	1,748 15,380	45.181 60,510	19,976	2,423	8,546	15,127	46.672 57,380	28,540 39,777	3,235	1,425	4, 135 4,853	4,758,040 6,472,000
Chippewa Valley Casualty Co Eau Claire, Wis.	1903	6,072	3,699	9.774	\$,596		5,036	2,041	089'6	1,436	:	1,233	736	73,600
Commercial Mut. Accident Co Philadelphia, Pa.	1983 2883	37,625 34,267	1,0,1	38,636 ‡35,328	11,296	12 20 20 20	8,212	16,708	38.679 31,716	39,692 36,853	8,596	1,260	2,584 † 2,327	12,573,250
Commercial Travelers Eastern Acct. Ass'n. Boston, Mass.	1903 1903	33,872 30,598	6,910	41,130	30,221	::	416	16,944	47,581 39.457	6,640 13,090	88	1,250	6,210 5,333	31,050,000
Com. Trav. Mut. Acc. Ass'n. of America. Utica, N. Y.	1903	205,204 187,140	56,506 27,657	270,521 238,308	181,303 166,629	::	# 2,500 # 9,705	48,473	232,276	260,657	36,074	6,611	34.337 29,375	171685,000
Com. Trav. Mut. Acc. Ass'n. of Indiana. Indianapolis, Ind.	1983 1983	16,63 <b>8</b> 14,694	165	16,638 14,859	5,898 12,808	::	634 4 685	3,761 3.584	10,293	11,069	::	433	1,710 1,608	8,545,000 8,040,090
Equitable Accident Co	190 190 200	87,233 90,060	13,920 1,597	103,151	46.963 39,669	204	15,897	28,226 19,638	91,290	64,223 52,577	2,466 1,482	3,064	7.813 6,681	14,925,350 15,752,150
Equitable Mutual Acc. Ass'n	95 88		::	4,832 7,867	1,581	::	::		::	::	::	8 %	372	
First National Accident Co	1903 1903	12,509 9,361	4.985 4.512	17,614	5,837	::	5,063 4,585	6,655 5,044	17,458	3,287	482 567	1,665	1,402	149,000
Fraternal Accident Association	88 ·	13,648 14,389	557	13.759	6,887	3 %	155	6,631 6,534	14,091	4.498 4.830	9,8 9,8 1,8	8 2	1,998	3,966,935 4,380,785
	_	_	_	_	-	_;	- ·	- : : :		-	- 111	!		

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Fraternities Accident Order	1903 1903	63,675 56,318	2 14 12 13	63.908 56,739	25,840	111	16,744	12,982 13,902	\$6,371 \$6,485	25,673 18,032	90 51 50	4.850 4.385	8,384	22,192,000 22,208,500
Globe Fraterual Accident Ass'n Minneapolis, Minn.	gooi	8,199	4.872	13,211	4.953	:	3.507	4,715	13,175	6,817	:	1,624	1,626	162,600
Great Western Acc. Ass'n a Des Moines, Ia.	1903	31,163	102,059 50,225	133,222 71,831	11,309	117	5.979	9.997	31,058	131,124 50,311	1,607	9,00,	3,066	7,181,400 4,816,600
Illinois Commercial Mens Ass'n Chicago, Ill.	1903	101,163	27,350	130,077	70,463	1,078	\$	30,013 30,914	101,155	117,799 82,716	29, 108 24, 347	7,025 5,145	16,899 11,738	84.495,000 58,690,000
International Travelers Association Dallas, Tex,	1903	:	:	287	22	:	:	:	:	:	:	:	:	:
Iowa State Trav. Mens Ass'n d Des Moines, Ia.	1903	137,480	15,392	153,429	135,211	5 9 J.S	+ 1,548 + 2,253	33.285	170,044	87,100 85,505	::	3,848	9,00 9,00 4,00	97,620,000 83,480,000
Masonic Mutual Accident Co Spri. gfield, Mass.	1903	5,708 6,786	1,235	7,055	2,076	∞ 9	1,393	2,278	5,753 3,642	4,847	1283	72.25	£ 8	548,150 494,725
Massachusetts Mut. Acc. Ass'n Boston, Mass.	1903	93.400	11,726	109,753	41,656	1,00 80,00 80,00	37,280 36,354	30,171 29,284	110,198 107,812	34.386	5,031	3.656	7,057	14,984.857 15,871,850
Metropolitan Accident Co. of Minn. St. Paul, Minn.	1903	3,530	:	3.530	713	:	:	2,797	3,510	8	8	99	% %	36,650
Michigan Health & Accident Assn. Owosso, Mich.	1903	407	1,008	2,930	2,06r	::	::	::	1,850	1,493	: 8	2,275 336	336	
Michigan Home & Accident Ass'n. Grand Rapids, Mich.	1903	212,12	8,265	30,477	9,853	8	9,913	9,614	29,443	1,892		2,755	2,511	:
Minnesota Accident Ins. Co St. Paul, Minn.	1903 1903	3,380	\$\$ <del>4</del>	3,835	321	::	4.4 8.4 8.4	2,857	3,657	1,740		107	<b>8</b> 8	910,000 1,072,500
Ministers Casualty Union	1983 1983	2,856	828	3,947	2.277 1,246		::	1,000 88	6, 4, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6, 6	1,156 601	::	172	28	3,332,000 2,312,500
National Accident Society	20 SP	55,312 49,406	11,765	69,219 56,130	11,470	55.7	24,031 15,930	19,91	55,393	36,530 36,663	8,98 70,9	44.4 450.4	6,218	18,012,150 19,924,450
National M-sonic Accident Ass'n Des Moines, Ia.	1903 1908	120,981 108,429	41.871	165,706 150,300	74.628	8,8	46,373	49.582 86,584	170,875	75,125	14,025	8,004	10,917 10,746	39,516,000 41,608,000
• Comnission to members. † Mi	ichigan busi	+ Michigan business.	‡ Loss in	Loss in membership and income due to discontinuance of health department fees refunded to rejected applicants.  d Not under supervision of lows de	ip and inco	me due to	discontinua d' Not ur	ance of hea		T T	m Medical fees only.	bes only.	a Reincorporated.	porated.

STATISTICS OF ACCIDENT ASSOCIATIONS—Continued.

	Sui		INCOME.			Ex	EXPRIDITURES	es		FINANCIAL COND'N.	COND'N.	INSU	INSURANCE ACCOUNT.	OUNT.
NAME AND LOCATION OF ASSOCIATION.	For Year Eadi	Pre- miums or Assess- ments.	Other Pay- ments by Members.	Total Income (Includ- ing In- terest).	Paid for Claims.	Other Pay- ment to Mem- bers.	Paid to Agents and Medical Exam- iners.	Expenses of Manage- ment.	Total Dis- burse- ments.	Total Ad- mitted Assets.	Total Liabil- ities.	Number of Cer- tificates Written During	Number of Certificates in Force at End of Year.	Amount in Force at End of Year.
New England Com'l Men's Ass'n Boston, Mass,	1903	<b>5</b> 19,404	1.844	22,440	84 84 042,	<b>≈</b> 4	69	\$ 1,571	<b>\$</b> 24.355	\$33.599	<del>8</del> 4.194	15	669	₩.
New York Casualty Company	1903	70,853 52,847	7,332	71,321 61,646	26,710 17,629	377	24,224 25,186	19,636	70,570 59,988	22,177	4,416 2,910	6,413 5,077	6,996 4,938	22,165,252 20,754,204
North American Accident Ass'n Saginaw, Mich.	1903 1902	877	1,631	2,508	1,085		1,632	378	2,393	1,115		571	8, 55	104.410 6,507,500
North American Casualty Co Minneapolis, Minn.	1903	13,871	3,988	16,048 17,095	6,122	::	3,373	4,973 5,530	14,468 16,011	8,653	540	996	1,510	151,000
Northwestern Casualty Co	1903 1903	13,734 6,039	3,937	18,779	6,111	8 :	3,922 6,63,6	8,622	18,678 12,759	3,380	723	2,200 1,083	1,545	165,950
Peninsular Accident Society Bay City, Mich.	1903	6,083	2,594	9.788	2,697	:	5.339	1,572	809'6	2,174		1,297	785	332,000
Pennsylvania Life & Accident Ass'n. Philadelphia, Pa §	1903 1902	38,96a 25,071	: :	38,962 25,071	569		29,966 19,746	4,332	34.867	7,110	828	15,398	15,398	16,046,050 11,463,600
Physicians Casualty Ass'n, Omaha, Neb	1903	6,830 3,004	::	6,830	3.543	::		::	::			8,8	601 439	1,803,000
Postal Accident Co	1903	1,403	:	3,902	465		846	1,898	400,9	:	<b>₹</b>	:	:	
Preferred Accident Association t Detroit, Mich.	1903	33,347 34,096	10.0	33.347	18,914	₩.8	4,289	13.704 8.677	36,926 35,501	17,710	7,500	497 511	3.88a	21,301,100
Protective Disability Ins. Co Boston, Mass.	1903	9.359	8,325 885 5	19,143	2, 0, 8, 0, 8,	. a	9.566	302	16,632	1,459	8 8	1.745	1,365 526	499, 100 192, 650

Protective Life Association (Acc. Dept.). Rochester, N. Y.	198 1983	1,352	9	2,196 1,581	3 86 279	<b>₹</b>	89. 89.	452	2,245	5,936	175 250	ъ В :	219 119	51,038 45,942
Red Mens Fraternal Acc. Ass'n of America. Westfield, Mass.	20 gi	22,363 14,855	::	22,563 15,021	10,363 5,553	::	5,097	5,658	21,119	13,678	12,776 1,484	1,438	2,000 1,395	2,188,650 2,009,500
Traders and Trav. Acc. Co. of N. Y. New York City.		12,393	180	12,728 14,486	5,968	137	1,421	5,609	12,271	* 10,257 * 10,857	10,857	36°8 36°8	911	3,598,000
Union Accident and Benefit Ass'n a Oshkosh, Wis.	2 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	9,6 8,0 8,0	5,666	16,777 3,319	4,034 153	::	6,052	4.76 793	14.792	4,419 1,846	1,527	2,417	1.434	946,440 291,000
Union Mutual Insurance Co Duluth, Minn.	100 E	15,722	5,094	20,950 20,518	9,485 9,316	327	7,211	4,172	21,196	7.343 6,175	815 871	1,127	1,090, 1,234	117,300
U. S. Acc, Ass'n of Detroit Detroit, Mich.	1983 288	10,818	13.585	24.561 11,457	4,211 2,091		14,747 6,163	3.742	22,700 10,628	4,745	496 341	2,843 1,230	2,943	266,100 206,600
Universal Ind. mnity CoSyracuse, N. Y.	1903	22,362 15,192	::	24,783 15,432	10,412 6,693	కి స్ట	2,759 1,474	7,684	20,913 13,079	11,016 9,145	::	1,982 1,644	1,951	1,216,447 994.512
Western Travellers Accident Ass'n. Omaha, Neb.	1983	::		61,269 46,743	36,028 38,167		::	::	::	::		1,434	5,219	26,095,000 24,265,000
Wisconsin Casualty Co., Fond du Lac, Wis.	1903	22,190	13,362	13,362	35,552	10,442	7	15,991	8,434	34.875	8,308	1,167	4.454	330,300
Yoodmen Accident Association Lincoln, Neb.	<u>8</u> 8	139,771	18,503 45,462	159,845 134,227	93,095 67,701	8.2	11,383	38,177	142,764 109,132	\$2,748 \$6,633	8,559 6,034	18,555	22,867 19,229	10,601,300 11,946,750
Workingmen's Mut. Protec. Ass'n Benton Harbor, Mich.	1903	75	:	4,149	ğ		-8	2,604	2,959	161'1	150	973	ŞIO	
World Accident Ass'nOmaha, Neb.	1983	435	:	435			:	:	:	:	:	461	461	:
Totals	95 55 26 55 26 55	1,111,232	.,	248,504 1,109,825 222,717 1,672,889 377,000 2,042,505	715.429 773.874 971.924	9,246 10,058 6,956	249,543 271,504 331.254	443,170 1,381,414 385,261 1,400,609 483,249 1,751,061	1,381,414 1,400,609 1,751,061	930,471 979.236 1,203.170	84,630 87,620 96,418	79,139 95,100 119,659	173.111	507,736,908 580,117.228 644,660º959
* Cash assets only. † Formerly	y the Pr	† Formerly the Preferred Masonic Mutual.	onic Mutua		‡ Estimated by Department.  b Michigan business.	Departme		§ Does not report to Department.	gort to De	partment.	# Began	s Began business in November, 1909.	Novembe	r, 1902.

SICK BENEFIT ASSESSMENT ASSOCIATIONS.

	-p		Incoms.			Ex	Expenditures.	ES.		FINANCIAL	COMD'N.	INBU	INBURANCE ACCOUNT	OUNT.
NAME AND LOCATION OF ASSOCIATION.	For Year En	Pre- miums or Assess- ments.	Other Pay- ments by Mem- bers.	Total Income (Includ- ing In- ress).	Paid for Claims.	Other Pay- ments to Mem- bers.	Paid to Agents and Medical Exam- iners.	Expenses of Manage-ment.	Total Dis- burse- ments.	Total Ad- mitted	Total Liabli- ties.	Number of Cer- effontes Written During Year.	Number of Certificates in Force at End of Year.	Amount in Force at End of Year.
American Beneficial Ins. Co	1903	\$ 30,146	<b>\$</b> 1,396	3.542	<b>\$</b> 15,520	<b>4</b>	99-	\$ 14.378	\$6,898	\$ 12,247	49	7,419	28,364	\$ 750,174
American Benevolent Ass'n St. Louis, Mo.	1903 1902	118,251	2,548	123,757 105,381	54.945	81 610	26,580 23,218	36,843	118,480	51,676	5.405	8,348	8,957	3,556,880 3,277,880
American Casualty Ins. Co Buffalo, N. Y.	1903 1903	24,617 18,807	9,126	33,805	12,948 11,210	<b>ይ</b> ይ	11,678 10,139	7,101	31,766	5,188	\$ 8	89. 2988	2,504 1,049	• • • • • • • • • • • • • • • • • • • •
American Checkweight & Volun- tary Relief Ass'n, Koarney, Pa. 1902	1909			227	:8		:4	:%	351	253	::		41	
American Health & Acc. Ins. Co. Detroit, Mich.	1903	21,849	11,764	36,073	6,888	37	13,693	11,988	32.548	6,072	508	1,463	1,763 2,350	227,175 310,650
American Mutual Aid Society Detroit, Mich.	1903	7,571	1,974	9,545	3,445	א	21	5,806	9.256	2,287	233	1,458	98	:
American Relief SocietyBay City, Mich.	19096	:	:	:	16,270	:	:	:	:	:	:	3,286	2,648	723,240
American Mutual Aid Ass'n St. Louis, Mo.	1983 8001	8,345	200	9,459 IO,385	1,784	ан	3,548	5,309	9.744 18.617	3,880	3 8	3.00 3.00 3.00	88	439,100 467,765
American Mutual Aid Society Detroit, Mich.	8 8 8	7.77	1,973	9,045	3.445	4.6	4,126	5,806	9.256 12,386	1,784	233	1,458	00,1 1,0,1	368,300
American Mut. Benefit Ass'n Chicago, Ill.	1909 1909	14,182	1,755	16,134 14,801	4,378 3,694	87.4	2 7 24	7,279	14,413	10,490 7,781	200	1,170	1,300	130,200
American Relief Society Bay Civy, Mich.	2001 2001	49,018	30,875	79.937	31,796	::	29,489 33,561	16,723	77,958	9,028	3,178 1,086	6,175	4.982	1,242,890 707,400
								-						

_				6 Michigan business.	/ Michiga	Union.	† Formerly Acme Fraternal Union.	nerly Acm	+ Form	Benefit.	* Formerly Wisconsin Accident and Sick Benefit.	sin Accider	rly Wiscon	Former	•
													٠		St. 1 au, Mina.
	226,690	2,115	3,299	372	735	4,685	3,332	:	:	1,353	2,516	:	2,516	1903	Friendly Service Society
	1,049,150 767,850	2,817	3,236 1,418	1,671 313	3.496 1,208	20,872 11,672	6,774 4,156	9,379	37%	4.664 4.653	21,131	361	20,552 11,030	1903	Fraternal Bankers of America † St. Louis, Mo.
	16,500	165	19	81	1,044	1,633	173	:		1,461	1,679	i	1,679	1903	Finnish Acc. and Sick Ben. Ass'n Ely, Minn.
ONS.	5,123,500 4,574,500	5,005	9,711	919	26,377 24.575	87,285	47,773 40,633	7,478	<u> </u>	32,034	88,716 71,030	795	88,149 70,312	1983 288	Fidelity Mutual Aid Association.
CIAT	653,800 490,900	2,078 1,399	2,145	969 ::	1,660	22,310 9,941	13,942	5,965	. "	8,368 2,609	22,571	6,472	15,319	1903 1903	Fidelity Acc. and Protective Soc. Saginaw, Mich.
ASS		2,382	::	1,303	1,641	18,998 14,521	8,184			10,814	17,954 15,636	8, 70.	16,086 6,932	1903	Family Protective Union Boston, Mass.
NEFIT	87,675	2,505	5,858		1,103	8,532	5,703	::	::	4. 8.00 0.00	8,654	::	8,654	1903 1908	Dixie Beneficial Association Richmond, Va.
K BE	44,107	1,360	2,553	. 86	. 4 4 4	2,665	2,385			: & :	2,445	::	1,512	1903 1908	Continental Aid Association Atlanta, Ga.
OF SIC	1,316,910	9,207	8,485	2,229	30,42 <b>1</b> 26,136	115,706	26,205	25,721 42,633	83	57,559 49,378	139,238 119,564	415 25,029	118,751 93,150	1903 1902	Columbian Relief Fund Ass'n Indianapolis, Ind.
rics (	11,139,5 <b>92</b> 13,153,385	10,531	4.338 3.086 86	6,250	58,440 48,047	135, <b>8</b> 37 107,163	44,004	32 959 28,043	188	58,686 39,700	140,334	21,690	118,032 101,713	1903	Brotherhood Accident Co Boston, Mass.
CATIS?	109,800 125,800	1,408	863 803		2,969 2,336	9,077	3.045	2,195	3	3,831 3,078	9,18 <b>e</b> 12,071	1,407	7,775 9,662	1903 1902	Benefit League Minneapolis, Minn.
S1	922,900 72,000	1,751	2,432	526	3,825 2,403	22,768 8,614	3.584	13,756	98	5,227 1,403	22,885 8,829	12,160	10,673 3,498	1903	Badger Protective Ass'n * Green Bay, Wis.
	115,750	343	564	106	1,273	4,343	85	3,060		736	5,530		::	1903 1902	Ann Arbor Sick and Acc. Benefit Ass'n, Ann Arbor, Mich.
	962,800 847,000	3,5	55.33	563	4,811 7,579	12,178	713 890		510 840	10,956 8,494	10,180 9,615	<b>99</b> ::	10,014	1903 <i>b</i> 1908	Ann Arbor R. R. & S. S. Emp. Rei. Ass'n, Durand, Mich

nerly Wisconsin Accident and Sick Benefit. † Formerly A.

SICK BENEHIT ASSESSMENT ASSOCIATIONS.—Continued.

					EAR ENDITORES.						INSURANCE ACCOUNTS	
Assess- ments.	Other Pay- ments by ( Mem- bers.	Total Income Including Interest).	Paid for Claims.	Other Pay- ments to Mem- bers.	Paid to Agents and Medical Exam- iners.	Expenses of Management,	Total Disburse- ments.	Total Admitted Assets.	Total Liabili- ties.	Number of Cer- tificates Written During Year.	Number of Cer- tificates in Force at End of Year.	Amount in Force at End of Year.
\$ 13,071 9,622	4,509	\$ 13,211 14,246	\$ 4.953 5.385	₩ : :	æ36.69 800.00 800.00	\$ 4,613 5,935	\$ 13,175 14,520	\$ 6,817 7,351	۶۶	1,624	1,626	\$ 162,600 170,800
5,213	:	5,213	1,274	:	:	7,464	8,738	1,318	:	:		:
471	::	713	స్ట్ శ్ర	::	. m	9	669	47-	: :	333	ā ::	
42,410 34,352	::	42,435 34,352	23,225		::	16,409	39 634 33,914	2,855	ii			
21 140 18,696	2,365	26,548 21,06a	6,339	::	12,040 8,406	7,405	25,748 20,310	7,998 6,950	88	2,710 2,365	2,036 1,673	558,095 393,590
4.230	9,333	13,563	5,498	::	5,079	2,379	14,952	1,814	: 81	2,115	55	005.4₽Q
3.374	::	3.374	1,409	::	::	1,947	3,357	: &	::	::		33,500
2,623 3,526	::	2,888 4,046	1,611	::	1,750	1,215	2,167	5.475	2 2	ţ	1,194	217,689 227,249
293.763 210,104	. 6,4	299,733 210,574	82.018 53.527	1,403	140,929 98,583	73,413	297,763	174,428	580	92,133	54,006	3,322,350 1,093,320
76,905	84	77.235	24,676	::	33,519 28,450	14,659	78.85 63.50 63.50	15.552	246	13,273	10,647	717,907 563,911
4 4 18 4 6 4 6 60 60 60 60 60 60 60 60 60 60 60 60 6	:r 52 48 :8 :4 22 24 24		6. 50 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6.	5,407 26,548 2,365 21,000 9,333 13,563 470 299,733 470 210,574 41 66,793 41 66,793	34.35 23.22 34.35 25.49	5,407 26,548 6,339 6,535 3,407 26,548 6,535 6,535 6,535 6,535 6,535 6,535 6,535 6,535 6,535 6,535 6,535 6,535 6,535 6,535 6,535 6,535 6,535 6,535 6,535 6,535 6,535 6,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,535 7,53	5,407 26,548 6,339 12,040 8,406 2,333 13,563 5,492 5,079 2,333 13,563 5,492 5,079 2,333 13,563 8,406 1,601 1,750 2,079 2,000,733 82,018 1,403 140,340,563 2,676 2,677 3,37,335 24,676 33,559 33,559 34,676	25a       3       630         44.435       23.435       15,199       16,409         34.35a       15,199       12,040       16,409         2,467       26,548       6,339       12,040       7,405         2,333       13,563       5,49a       5,079       2,379         9,333       13,563       5,49a       5,079       2,379         4,046       1,611       1,750       677         470       200,733       8a.018       140,990       73,413         470       200,574       53,527       580       98,583       57,387         47       200,574       53,527       580       98,583       57,387         47       200,574       53,527       580       98,583       57,387         47       200,574       33,577       44,659       14,659	5,407       26,28       3       630       697         3,455       15,199       12,040       3,044       33,914         2,467       26,548       6,339       12,040       7,405       25,748         2,333       13,563       5,492       5,079       2,379       12,952         9,333       13,563       5,492       5,079       2,379       12,952         9,433       13,563       5,492       5,079       2,379       12,952         1,047       1,047       1,047       3,374       1,049       1,047       3,377         4,046       1,611       1,750       677       4,046       4,046       1,011       4,046         4,047       210,574       53,527       580       98,583       57,387       210,083       117         4,046       1,017       1,017       1,043       14,059       14,059       14,059       11,000         4,046       1,017       24,066       33,519       14,659       31,500       14,659       11,000	5,407       26,248       5,369       690       697       -74         3,407       26,548       6,339       12,040       7,405       25,748       7,998         2,407       26,548       6,339       12,040       7,405       25,748       7,998         3,374       1,409       5,079       2,379       11,952       1,814         4,046       1,611       1,750       677       4,046       4,734         4,046       1,611       1,750       677       4,046       4,734         470       210,574       53,577       580       98,583       57,387       210,083       114,038         470       210,574       53,577       580       98,583       57,387       210,083       114,038         27,123       24,676       33,577       210,083       114,038       15,589         31,513       24,676       33,577       210,083       114,038         26,793       24,676       33,577       210,083       114,038         26,793       24,676       24,686       33,577       210,083       114,038	5,407       25,435       25,435       16,409       39,634       5,558	3.407       25,407       25,428       16,409       39 634       5,558       3.914       3,858       3.914       3,858       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710       3.710

_				1000	a Michigan business	a Mic	- Deficit.	tion.	e of collec	ıms in cour	‡ Includes premiums in course of collection.	‡ Incl	· Estimated.	•	
	210,072 202,750	6,220	5,877	300	25,199	55,350 46,760	9.317 7,603	6,759	4%	39,232	57,008 50,150	539	51,000 42,801	1903 1908	National Benevolent Society Kansas City, Mo.
	131,303	2,925	1,839	8	2,708	15,026	9,118	:	:	2,907	16,288	:	16,245	1903	Mutual Beneficial Association Richmond, Va.
	501,75 <b>0</b> 192,540	1,373	I,499 I,113		8,8,9 0,886,4	10,362 8,645	5, 134 2,398	2,757	::	3.982	15,250 8,193	. "	15,217 8,191	1903 2001	Minnesota Mutual Casualty Co St. Paul, Minn.
		2,511	3,500		1,892 846	29,443 25,196	9,614 6,423	9,913	8 4	9,852 6,426	30,477 25,540	8,265	21,211 18,540	1903 1908	Michigan Home and Hospital Ass n. Grand Rapids, Mich.
	222,900	1,315	2,275	::	2,356	15,012	3,687	7,635		2,064 3,689	15,362	8,585	6,777	1903 <b>6</b> 1902	Michigan Benevolent Association Midiand, Mich.
	682,600 593,100	6,826 5,931	2,600	:98	56,508 48,040	7.62 53.904	30,768 26,874	13,725	::	33,137 29,109	86,092 74,003	7.966 5.491	77,094	1903	Masonic Protective Ass'n Worceter, Mass.
	1,217,800 1,176,975	2,067	512	400 513	13,884	26,975 24,630	8,386 8,134	3,291	95 95	15,277 14,064	25,340	13,334	15,603 13,367	1903 1903	Masonic Casualty CoBoston, Mass.
	23,000 14,590	450 301	801 1,259	24 E	2,481	3,307	1,491	1,615		830 612	3,407		2,371 2,620	1903	Manhattan Mutual Benefit Ass'n. Galveston, Tex.
	6, 185, 050 4, 560, 050	18,048 14,039	8,462 8,402	5,258 2,466	49, To8 38,828	155,317	4. % 888 888	48,080	186	112,952 74.311	221,579 165,428	42,310 42,010	178,408 122,817	1903	Loyal Protective Association Boston, Mass.
	413,745	383	86	124	1,669	4.114	3,557	¥,	v	88	5,099	4,989	•	1903	Loc. F. Bro. Health & Acc. Ass'n of Amer. Schenectady, N. Y.
	151,573	2,260	2,786	1,622 1,286	4.379 4.879	27,779	8,599 5,804	9,322		9.857 8,103	26,958 23,357	5.915	21,043	1903	La Crosse Mutual Aid Ass'n Milwaukee, Wis.
	1,005,400	1,748	1,867		373	18,146	8,118	3,603	: Q	6,426	18,313	1,428	14,969	1903 1902	Knights of Equity of the World, Sup. Council. St. Louis, Mo.
	271,350 235,180	3,715	8,863		4.368	3,124	5,078	4,661 1,581		1,971	11,735	1,064	10,665 1,686	1903	Kentucky Central Life and Acc., Louisville
	256,410 232,890	9, 9, 8, 18, 18, 18, 18, 18, 18, 18, 18, 18,	1,775	83	3,585	20,559 17,463	6,288	7,061		7,210 5,759	24.477 22,381	5,832 5,859	16,508 13,331	1903 1902	Inter-State Acc. and Relief Ass'n New Ulm, Minn.
•												-	-		

SICK BENEFIT ASSESSMENT ASSOCIATIONS.—Continued.

	-p		INCOME.			Ex	Expenditures.			FINANCIAL COND'N.	COND'N.	Lwsu	INSURANCE ACCOUNT.	OUNT.
NAME AND LOCATION OF ASSOCIATION.	For Year En	Premiums or Assessements.	Other Pay- ments by Mem- bers.	Total Income (Including In- terest).	Paid for Claims.	Other Pay- ments to Mem- bers.	Paid to Agents and Medical Exam- iners.	Expenses of Manage- ment.	Total Dis- burse- ments.	Total Ad- mitted Assets.	Total Liabili- ties.	Number of Cer- tificates Written During	Number of Certificates in Force at End of Year.	Amount in Force at End of Year.
National Health and Accident Ass'n. † Des Moines, Ia.	1903 1908	\$, 5,034 5	\$ 10,525 or	\$ 15,559 1,634	\$ 1.378	5 <del>2</del>	\$ 11,270 1,433	1,803 42	\$ 14,463 1,475	\$ 1,922	***	2,357 284	1,188	633,600 252,000
National Life and Accident Ass'n. Nashville, Tenn.	1903 1903	287,334 204,472		288,635 206,398	76.52 55.163	382 413	156,440	40,437	<b>273</b> ,783 194,183	49,371		73,674	56,375	2,255,000 1,648,720
National Masonic Provident Ass'n Mansfield, O.	1903	26,212 23,880	4.00	27,743 24,995	9,031 6,704	\$ 2	4.733 4,501	6,341	20,897	37.746	::	634 574	1,779	652,750 240,000
National Protective Society Deroit, Mich.	1903	248,476 222,568	2,192	251,859	109.649		55.568 37,149	70,262 60,474	235.776 210,736	70,864 49,662	13,957 9,500	20,212	23,839	7,151,700 6,345,000
North American Benefit Ass'n Evansville, Ind.	1903 1902	4,731		4,731	: 84	::	2,324	1,629	4.797	313	:091	gho'ı	370	28,675
Northern Accident & Sick B. Co. Menominee, Mich.	1903	40,303 34,787	7,287	47,780	116,71	8.8	9,026	15,579	46.667 47.899	12,505	1,287	7,287 6,918	4,580	2,063,800 1,955,800
Northwestern Acc. & Ben. Ass'n. Oshkosh, Wis.	1903	22,843 20,760	9,128	32,753 32,699	10,651	8%	13,645	8,122	32,478 31,196	4.677	9, 124 640, 4	3,011 3,834	2,512 2,368	1,256,000 1,894,400
People's Relief Association Richmond, Va.	1903	10,067	•	10,922	4,243	:		3,863	8,106	5,236			:	
Phoenix Accident and Sick Ben. Co. Detroit, Mich.	1903	117,818 95,102	::	119.799	34.987 32,319	919	38,317	43.955	116,763 88,238	24.906 17.703	2,500	10,544	11,191 8,589	2,215,200
Phoenix Indemnity Co Denver, Col.	1903 1902	18,289 14.332	9,258	27.547	4.959		11,721	10,289	26,969 23.175	8,390 1,386	: :	1,879	1,166	138,400 198,502
Preferred Hospital & Acc. Ass'n. † Flint, Mich.	11903 1903		::	2,113	£83	::	:8	483	856	1,257	::	4.82 7.82	\$ 113	106,000 20,400
Provident Relief Association Washington, D. C.	1903	64.796	:	65,134	14.741	:	:	46,902	61,643	и.491	:	166.6	. 7,160	* 118,751

Richmond Beneficial Ins. Co	1903	67,273	786 634	68,058 66,102	38,40a 38,284	::	::	30.436 28,655	68,838 66,939	13,885	1,500	450.0	14,820	328,173 434,970
Ridgely Protective Association Worcester, Mass.	1903 1903	141,605	12,870 16,473	156,433	75.445 66,786	::	25,299 29,632	43,455 55,819	144.199	72,365	1,450	4.332 5,613	13,772	1,399,300 1,434,500
Royal Fraternal UnionSt. Lous, Mo.	1903 1903	51,340	2,745	54.173	24,052 19,542	8.3	14,011	15,589	53,722 52,041	20.738 9,910	4.00 4.00 4.00 4.00	8,061 9.782	4,741	2,573,200 2,459,400
Royal Union Association	1903	8,885	::	8,885	4,184	::	::	::	9,035	637	::	1,036	773	76,270
Scand. Good Temp. Sick Ben. Ass'n. Minneapolis, Minn.	1903 2007	886	æ ⁿ n	734	27.88 2.78	::	80	25	\$ <del>1</del>	33	::	50	3-8	6,800
Security Accident & S. B. Ass'n. Seymour, Ind.	1903	2,980	1,254	4,888 4,888	1,491	::	1,671	3,110	4,60I 3,488	3,492	150	614	£0 <del>4</del>	304,885 317,620
Sick and Accident Association Toledo, O.	95 g	8,798 5,006	1,550	9,086 6,563	4,236	::	1,8% 1,8%	3,139 1,805	8,868 6,402	1,406 1,081	4 .	530	012 012	331,200 338,020
Southern Aid Society of Virginia. Richmond, Va.	1903	28,607	::	29,188 20,401	16,005	::	::	7,363	27.714	13,018 8,489		* 3,600 4,657	* & .0 & .0 & .0 & .0	* 571,996 500,311
Southern Mutual AidBirmingham, Ala.	1903	88,364 86,916	3,433	108,062 86,920	30,141	::	48,274	16,198	94.613 94.633	19,169	2,543	22,601 745,247	14.987	1,060,525 453,460
Standard Benefit Association Bay City, Mich.	1903† 1902	2,078	3,960	7,263	3,971	::	3.938	450,4	7,199	1,448	236	2,88 20,	1,069	230,700 191,300
State Sick and Accident Ass'n Manistee, Mich.	1903	2,096	373	2,525	1,458	::	786	:8	2,706	1,448	: 8	: 83	334	58,975
St. Lawrence Life Association New York City, N. Y.	1903	21,168	396	21,208	5,380 4,634	4 6	11,952	3,674	21,008 19,838	2,142	8g 0	3,795 3,661	2,836	
Star Beneficial Insurance Co	1983	1,065	:	1,065	606	:	:	534	741	I, og	:	* I, I9I	401	666 *
Swede-Finnish Benev. Aid Ass'n. Bessemer, Mich.	1903 1902	1,380	::	3,000	788	::	91	1,434	8,238	2,103	::	261 156	84.88 86.39	21,450
Union Mutual Benefit and Lite Denver, Col.	1903 1903	35,756 30,893	16,613 11,046	53,045	9,980	50 50	23,690	5,918	44,016 26,242	23,257 13,589	8	4,620 2,658	2,846 1,783	
		* Vir	• Virginia business.		   Michigan business	usiness.	‡ Began	business (	# Began business October, 1902	_	_			

SICK BENEFIT ASSESSMENT ASSOCIATIONS—Continues.

	-p		INCOME.			E	EXPENDITURES	ES.		FINANCIAL COND'N.	COND'N.	Insul	INSURANCE ACCOUNT.	DUNT.
Маме амр Lосапон ор Абостапон.	For Year En	Pre- miums or Assess- ments.	Other Pay- ments by Mem- bers.	Total Income (Includ- ing In- terest).	Paid for Claims.	Other Pay- ments to Men- bers.	Paid to Agents and Medical Exam- iners.	Expenses of Manage- nent.	Total Dis- burse- ments.	Total Ad- mitted Assets.	Total Liabili- ties.	Number of Cer- tificates Written During Year.	Number of Cer- tificates in Force at End of Year.	Amount in Force at End of Year.
United Aid Insurance CoR chmond, Va.	1903 1902	\$ · 19.844 16,974	₩	\$ 19,844 16,974	\$ 5,015 4,173	<b>69</b>	₩ ::	\$ 13;413 11,318	\$ 18,428 15,485	\$ 14,266 10,489	<b>69</b>	::		69
United States Indemnity Society. Boston, Mass.	1903 1903	30,785 26,594	5,759	36,822 31,144	17,219 14,938	41	7,996	10,463	35,743 29,361	13,134	17 8 27 8	1,839	2,985 3.059	299,250 306,950
United States Protective Society. St. Louis, Mo.	1903 1903	26,022	100	<b>26,122</b> <b>25,156</b>	4.435		16,937 16,289	4,736	26,108	3,161	1,900	3,378	5,830 5,019	650,400 593,800
Wabash Mutual Benefit Ass'n	1903 1902	13,150	7,44° 6,163	21,602	3,635	::	15,450	2,987	22,072 20,366	5,035	131	3.715	2,100 2,146	216,890 207,872
Western Life and Accident Co Denver, Col.	1903 1902	7,648 9.504	1,000	8,648 9,504	2,236 2,875	52	2,572 3,450	3.381 3.346	8,187	2,036 1,804	278	1,209	2,270	994.196 885,600
Western Mutual Life & Acc. Co. Lincoln, Neb.	1903 2001	3.579	8 :	3,658 1,536	1,898	::	713	540	3,151	1,490	::	1,081 248	8 8 8 8	
Western Relief Association	1903 1903	39,646 30,652	10,143	45 563 42,127	12,685	7	10,072	15,128	37,894	10,210	1,383 1,332	3,381 3,793	2,683 2,958	332,200 322,400
Wisconsin Casualty Association. Fond du Lac, Wis.	1903	33,506	12,837	46,343 35,552	19,032 10,442	40	16,719	10,823	46,578 34,875	9,308 308	1,167	4:479	3,303	561,700 330,300
Woodmen's Mod. Protec. Ass'n. St. Louis, Mo.	1903	8.	2,000	2,900	:	:	:	1,100	01,1	1,800		1,762	1,762	881,000
Workingmen's Sick and Death Ben. Fund, U. S. A. N. Y. City	1903 1903	267,148 269,201	74.132	344,699 306,304	259,319 222,612	25 g2	27,645	9.721	‡330,966 257,510	167,384	9,428	2,532	30,311 28.301	7,577,750 7,075,250
Totals	9 8 8 8 8 8	1,846,170 2,399,659 3,251,124	207,962 352,410 376,400	2,091,273 2,652,069 3,837,677	927,123 1,190,205 1,554,820	1,941 3,425 163,1	483.881 739.917 1004.544	\$75,951 690,055 ,002,680	1,966,204 2,583,160 3,566,615	686,777 920,616 1,237,256	42,474 80,887 62,395	314.774 314.774	153,907 331,400 446,610	58,229,657 65,255,757 78,624,744
			•				,	-						

‡ includes \$34.857 retained by branches for local purposes.

# LIST OF ACTUARIES.

Following is a list of gentlemen engaged in actuarial pursuits in connection with life insurance companies, insurance departments, or independently throughout the United States and Canada:

# UNITED STATES.

Allen, Perry S., Presbyterian Ministers Fund, Philadelphia, Pa.
Alsop, David Griscom, Provident Life and Trust, Philadelphia, Pa.
Bailey, B. P., Southwestern Life, Dallas, Tex.
Barker, Jesse John, Penn Mutual Life, Philadelphia, Pa.
Barnett, Samuel, 606 Austell bldg., Atlanta, Ga.
Behrens, Herman A., Conservative Life, Los Angeles, Cal.
Billings, Henry M., Boston, Mass.
Blehl, Ernest M., Security Trust and Life, Philadelphia, Pa.
Boyden, Samuel Swett, Union Mutual Life, Portland, Me.
Brinkerhoff, John Jones, Illinois Insurance Deland, Me.
Brinkerhoff, John Jones, Illinois Insurance Department, Springfield, Ill.
Buttolph, Henry W., Inter-State Life, Indianapolis, Ind.
Carr, C. B., American Central, Indianapolis.
Carter, E. R., National Life, U. S. of A., Chicago, Ill. Carrington, J. R. L., Union Central Life, Cincinnati, Ohio.
Cillis, Hubert, Germania Life, New York.
Cochnower, H. W., Minnesota Mutual Life, St. Paul, Minn. Craig, James McIntosh, Metropolitan Life, New York. York.
Crawford, James Camp, Northwestern Mutual Life, Milwaukee, Wis.
Cushman, Emma Warren, Massachusetts Insurance Department, Boston.
Dawson, Miles M., 11 Broadway, New York.
Davidson, Adolph, New York Life, Paris, France.
Davenport, John S., Life Insurance Company of Virginia, Richmond.
De Boer, J. A., National Life of Vermont, Montpelier, Vt.
Deford, T. G., Baltimore Life, Baltimore, Md.
Dickinson, Arthur Lowes, 54 William st., N. Y.
Dickenson, David S., Security Mutual Life, Binghamton, N. Y.
Dow, Herbert B., New England Mutual Life, Bos-Dow, Herbert B., New England Mutual Life, Boston, Mass.

Draper, Frederick A., Greenfield, Mass.

Earle, Arthur Percival, Reliance Life, Pittsburg,
Pa. Pa.

Eaton, Henry William, Liverpool and London and Globe, New York.

Emery, John M., 11 Broadway, New York.

Fackler, David Parks, 35 Nassau street, New York.

Fackler, David Parks, 35 Nassau street, New York.

Field, Robert Patterson, Philadelphia, Pa.

Forster, R. E., 1001 Chestnut St., Philadelphia, Pa.

Forster, R. E., 1001 Chestnut St., Philadelphia.

Führer, J., Germania Life, New York.

Gaines, John M., New York.

Gibb, James Burnett, Penn Mutual Life, Phila.

Gore, John Kinsey, Prudential Life, Newark, N. J.

Groeber, Robert, Mutual Life of Baltimore, Baltimore, Md.

Grow, Arthur R., New York Life, New York, N. Y.

Hall, Clayton C., Baltimore, Md.

Hamblen, Fred A., Union Mutual Life, Portland, Maine. Hann, Robert G., Equitable Life, New York.
Hardcastle, E. E., Union Central, Cincinnati.
Harvey, Charles J., Colonial Life, Jersey City,
N. J. Heffernan, Thos. J., Providence Life, Providence, R. T. R. I.

Hemperly, F. H., Philadelphia, Pa.

Henderson, Robert, Equitable Life, New York.

Hilderbrand, Charles, Connecticut Mutual Life,

Hartford, Conn.

Hodge, Chas. G., Fidelity Mutual Life, Philadelphia, Pa.

Holcombe, J. M., Phœnix Mutual Life, Hartford,
Conn. Conn.
Homans, I. Smith, Union Central Life, Cincinnati, Ohio.
Hubbell, G. W., United States Life, New York.

Hunter, Arthur, New York Life, New York, N. Y. Hunter, Robertson G., New York Life, Chicago, 111. Huntington, Robert W., Jr., Connecticut General Life, Hartford, Conn. Hutcheson, William A., Mutual Life of New York, New York. Ireland, Oscar Brown, Massachusetts Mutual Life, Ireland, Oscar Brown, Massachusetts Mutual Life, Springfield, Mass.
Jackson, J. A.. Mutual Life, New York.
Johnston, F. H., Prudential, Newark, N. J.
Jones, Charles Nelson, 120 Broadway, New York.
Kaufman, Henry N., Phoenix Mutual Life, Hartford, Conn.
Kirkpatrick, George H., Prudential, Newark, N. J.
Kyle, Christopher, New York Life, New York.
Lee, James M., Berkshire Life, Pittsfield, Mass.
Le Maistre, 150 Nassau St., New York.
Loveland, Charles A., Northwestern Mutual, Milwankee, Wis.
Lunger, John B., Travelers, Hartford. Lunger, John B., Travelers, Hartford. Marshall, William A., Home Life, New York. Marshall, Elbert Pike, Union Central Life, Cincinati, O.

Mason, James Weir, College of the City of New
York, New York. York, New York.

McAdam, Lucius, Hartford Life, Hartford.

McClintock, Emory, Mutual Life, New York.

Mcriwether, David, Louisville, Ky.

Measenger, Hiram J., Travelers, Hartford, Conn.

Miller, Bloomfield J., Mutual Benefit Life, Newark, N. J.

Moir, Henry, Provident Savings, New York.

Moon, Sidney Norman Laming, 74-6-8 William st.,
New York.

Moulton, Oscar E., National Life of Vermont,
Montpelier. Montpelier.
Nichols, Walter S., 100 William street, New York.
Nitchie, Joseph H., 153 LaSalle st., Chicago., Ill.
Ogden, Sydney N., Mutual Benefit Life, Newark, Ogden, S N. J. Paterson, J. S., New York Insurance Department, Albany, N. Y.
Peiler, M. H., Æina Life, Hartford, Conn.
Pierson, Israel C., Washington Life, New York.
Plumley, G. L., Home Life, New York.
Rafferty, T. C., 1524 Chestnut Street, Philadelphia, Pa.
Reiter. Charles G., Metropolitan Life, New York.
Rhodes, Edward E., Mutual Benefit. Newark.
Roche. John F., Pacific Mutual Life, San Fran-Rose, Douglas H., Maryland Life, Baltimore, Md. Salter, G. F., Prudential, Newark, N. J. Sanders, G. W., Michigan Mutual Life, Detroit, Mich.
Sartelle, E. J., State Mutual Life, Worcester, Mass, Shenpard. Herbert Norman. Home Life. N. Y. Smith, William S., John Hancock Mutual, Boston, Mass.
St. John, H. W., Ætna Life, Hartford, Conn. Standen, W. T., United States Life. New York. Statler, Ed L., 136 Willow Street, Brooklyn. N. Y. Stearns, Geo. Milton, 720 Walnut St., Des Moines. Tatlock, John, Mutual Life, New York. Timme, A. F., Northwestern National Life, Minneapolis, Minn.
Torrey, Morris W., Manhattan Life, New York. Turnbull, J. A., Connecticut General, Hartford, Conn. Conn. Van Cise, Joel G., Equitable Life, New York. Vanderslius, G. A., Des Moines, Ia. Weeks, Rufus W., New York Life, New York, Welch, A. A., Phænix Mutual Life, Hartford, Conn. Wells, D. H., Connecticut Mutual Life, Hartford, Conn. Welstead, B. A., Michigan Mutual Life, Detroit, Mich. Wills, Frank J., Columbian National Life, Boston, Mass. Wing, Asa Shove, Provident Life and Trust, Philadelphia, Pa. Wolfe, S. Herbert, 35 Nassau St., New York.

LIST OF ACTUARIES—Continued.
Woodward, George B., Metropolitan Life, New York.
Wright, Peter T., Penn Mutual Life, Philadelphia, Pa.
Wright, W. C., 45 Milk Street, Boston, Mass.
Wyle, S. B., Fidelity Mutual Life, Philadelphia, Pa.
Wynn, Wilbur S., State Life, Indianapolis, Ind.
Young, William, Fidelity Mutual Life, Philadelphia, Pa.

CANADA.

Kimball, Governme

Blackadar, Alfred Kimball, Government Insurance Department, Ottawa, Can.
Bradshaw, Thomas, Imperial Life Assurance, Toronto, Can.
Burke, David, Royal Victoria Life, Montreal, Can.
Ferguson, Colin C., Canada Life, Toronto, Can.
Fitz Gerald, Chas. R., Home Life, Toronto, Can.
Fitz Gerald, William George, Ottawa, Can.
Goldman, Leopold, North American Life, Toronto.
Grant, Milton Daniel, Government Insurance Department, Ottawa, Can.
Gray, Robert Alexander, 324 Markham st., Toronto, Can.
Hall, John Bettram, Imperial Life, Toronto, Can.

Hendry, William, Mutual Life of Canada, Waterloo, Can.
Kilgour, David Errett, North American Life, Toronto, Can.
Macaulay, T. B., Sun Life, Montreal, Can.
Macdonald, W. C., Confederation Life, Toronto, Can.
Mackenzie, Michael Alexander, Trinity College, Toronto, Can.
McDougald, Alfred, Pelican and British Empire Life, Montreal, Can.
Moore, George Cecil, Imperial Life, Toronto, Can.
Papps, Percy Chas. Herbert, Manufacturers Life, Toronto, Can.
Pipe, Sidney Herbert, Independent Order of Foresters, Toronto, Can.
Ramsay, A. G., Hamilton, Ontario, Can.
Reid, Edward E., London Life, London, Ont., Can.
Richter, J. G., London Life, London, Ontario, Can.
Sanderson, Frank, Canada Life, Toronto, Can.
Streeter, T. E., 222 Dufferin ave., Winnipeg, Man.
Wegenast, George, Mutual Life of Canada, Waterloo, Ontario, Can.
Wood, Arthur Barton, Sun Life, Montreal, Can.
Wood, William Archibald Porter, Canada Life, Toronto, Can.

# RECORD OF THE YEAR.

### COMPANIES ORGANIZED.

Acme Life Insurance Association, Iowa City, Ia., organized 1903; transacted no business in 1903. Advance Guards of Equity, Lancaster, Ohio; organized September, 1903.

Afro-American Union Association, Salisbury, N. C. (colored); authorized January, 1904.

Alpha Mutual Association, Elmira, N. Y.; secured preliminary certificate of authority, December, 1903.

preliminary certificate of authority, December, 1903.

American Accident Insurance Company, Lincoln, Neb.; licensed December, 1903.

American Accident Insurance Company, Youngstown; incorporated December 31, 1908; licensed February 13, 1904.

American Health and Accident Association, Creston, Ia.; began business June, 1903.

American Protectors, St. Joseph, Mo.; organized June, 1903.

American Protectors, St. Joseph, Mo.; organized June, 1903.

American Life and Accident Company, Denver, Col.; organized August, 1903.

American Life and Annuity Society, Pittsburg, Pa.; organized October, 1903.

American Mutual Benefit Association, Natchez, Miss.; organized April, 1904.

American National Insurance and Trust Company, Galveston, Tex.; authorized capital, 32,000,000; special charter granted June, 1904.

American Stars of Equity, Freeport, Ill.; organized June, 1908.

American Relief Association, Philadelphia, Pa.; reorganized October, 1903; paid-up capital, \$25,000.

O00.

American Union Benefit Association (colored), Kittrell, N. C.; licensed October, 1908.

Army of Loyal Knights and Ladies, Austin, Tex.; began business September, 1903.

Artisans, The, Knoxville, Tenn.; began business February, 1904.

Atlas Casualty Company, Lake Mills, Wis.; incorporated October, 1903.

Bankers Reserve Fund Life Insurance Company, Cincinnati; reorganized latter part of 1903.

Bankers Surety Company, Maryland; bill to incorporate failed of passage.

Bank Depositors Insurance Company, Washington, D. C.; incorporated September, 1903.

Bay State Accident Association, Boston, Mass.; incorporated by special act June, 1903; no businorporated by special act June, 1903; no businorporated

incorporated by special act June, 1903; no business transacted in 1903.

Brotherhood Sick and Accident Insurance Association, Mullins, S. C.; incorporated August,

1903. Canadian Credit Indemnity and Guarantee Com-pany, Toronto; incorporated June, 1904; capi-

pany, Toronto tal, \$1,000,000.

Carolina Mutual Life Insurance Company, Raleigh,
N. C. (colored); organized October, 1903; began business February, 1904.

Catholic Ladies of Ohio, Toledo, Ohio; licensed
September, 1903.

Central Mutual Benefit Association, Evansville,
Ind.; began business January 1, 1904.

Central Union Life Insurance Company, Indianapolis, Ind.; commenced business June. 1904.

apolis, Ind.; commenced business June, 1904. Citizens Life Insurance Company, Louisville, Ky.; will begin business October, 1904; capital, \$100,

Colored Baptist Ministers Life Association, Greenville, Tenn.; organized April, 1904.
Commonwealth Life Insurance Company, Louisville, Ky.; incorporated May, 1904; capital,

Commonwealth Life Insurance Company, Louisville, Ky.; incorporated May, 1904; capital,
\$200,000.

Contentnea Life Insurance Company, Wilson, N.
C.; organized September, 1903; capital, \$25,000.

Continental Indemnity Accident and Sickness Insurance Company, Parkersburg, W. Va.; authorized capital, \$100,000; chartered April, 1904.

Continental Life Insurance Company, Chicago,
Ill.; licensed April, 1904.

Continental Life Insurance and Investment Company, Salt Lake City; began business March 1,
1904; capital, \$300,000.

Cosmos League, The, Erie, Pa.; incorporated July,
1908.

Daughters of Norway, Minneapolis, Minn.; began business March, 1904.

Equitable Sick and Accident Association, Logansport, Ind.; organized June, 1904.

Elkhorn Life and Accident Insurance Company, Norfolk, Neb.; organized June, 1904.

Eminent Household of Columbian Woodmen, Atlanta, Ga.; chartered August, 1908.

Empire Accident and Surety Company, London, Ont.; incorporated February, 1904.

Employers and Teamsters Accident Company, New York; incorporated February 8, 1904; authorized capital, \$100,000.

Enterprise Accident Insurance Company, Indianapolis, Ind.; organized August, 1903; retired 1904.

Equity Life Assurance Company, Toronto, Ont.; organized December, 1903; paid-up capital, \$34,250.

Ethiopian Mutual Association, Des Moines, Ia.;

\$34,250.

Ethiopian Mutual Association, Des Moines, Ia.; incorporated June, 1904; capital stock, \$125,000.

Eureka Health and Accident Association, Rockford, Ill.; organized August, 1908.

Fidelity and Surety Company, Greensboro, N. C.; incorporated June, 1904; capital stock, \$100,000.

Fidelity Insurance Company, Honolulu, H. T.; organized March, 1904; capital stock, \$100,000.

Fraternal Army of Loyal Americans, Taylorville, Ill.; organized September, 1903; consolidation of Fraternal Army of America and Loyal Americans.

Americans. Frontiersmen, Evansville, Ind.; organized June,

Fraternal Societies Protective Company, Philadel-phia; organized April, 1904; capital stock, \$150,-000.

German-American Benevolent Association, Anodarko, Okla.; chartered March, 1904.
General Indemnity Corporation of America, Richmond, Va.; chartered December, 1908; capital,

\$200,000.

\$200,000.

Grand Guild of America, Chicago, Ill.; organized August, 1903.

Grand Rapids Health and Accident Insurance Company, Grand Rapids, Mich.; organized July, 1903.

Great Northern Mutual Life Insurance Company, Pittsburg, Pa.; organized September, 1903; retired later.

Great Western Insurance Company, Wheeling, W. Va.; incorporated August, 1903.

Guaranty Mutual Life, Davenport, Ia.; began business February 3, 1903.

Home Relief Society, Dublin, Tex.; organized, 1903.

Illinois Health and Accident Insurance Company.

Illinois Health and Accident Insurance Company, Peoria, Ill.; organized November, 1903. Imperial Aegis, Courtland, Kan.; organized June,

1904.

Independent Plate Glass Underwriters, Chicago, Ill.; organized January, 1904.

Industrial Life Association of America, Boone, Ia.; organized August, 1908.

International Travelers Association, Dallas, Tex.; incorporated July, 1908.

Interstate Life Association, Des Moines, Ia.; began business December, 1908.

Interstate Live Stock Insurance Company, Parkersburg, W. Va.; incorporated June, 1908.

Keystone Indemnity Company, Harrisburg, Pa.; chartered June, 1908.

Knights and Ladies of the Hand in Hand Fraternity, Washington, D. C.; began business October, 1908.

Knights and Ladies of Progress, St. Louis. Mo.:

Knights and Ladies of Progress, St. Louis, Mo.; licensed September, 1903. Knights of Gideon, Raleigh, N. C.; chartered Sep-

tember, 1903.
Ladies of Amaranth, Detroit, Mich.; organized November, 1903.
Life and Accident Mutual, Pueblo, Col.; organized August, 1903.

Life and Casualty Company of Tennessee, Nashville, Tenn.; incorporated September, 1903; capital, \$25,000.

Life Underwriters Company of America, Washington, D. C.; organized March, 1904; capital, exc. of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control ton, D.

Lincoln Beneficiary Society, Raleigh, N. C.; commenced business October, 1908.

Lincoln Mutual Life Association, Denver, Col.; organized April, 1904.

Locomotive Firemens Brotherhood Health and Accident Association of America, Schenectady, N. Y.; organized September, 1903.

Loyal American, Grand Rapids, Mich.; organized April, 1902

N. 1.; organized September, 1903.

Loyal American, Grand Rapids, Mich.; organized April, 1903.

Madrona Benefit Association, Seattle, Wash.; organized January, 1904.

Manhattan Bonding and Surety Corporation, Richmond, Va.; chartered April, 1904; capital stock, \$50,000 to \$100,000.

Masonic Mutual Benefit Association, Toledo, Ohio; organized 1903.

Medical Service Company, Boston, Mass.; incorporated April, 1904.

Methodist Benevolent and Fraternal Association of the Methodist Church, South Nashville, Tenn.; organized September, 1903.

Metropolitan Mutual Bond and Surety Company, Omaha, Neb.; organized January, 1904.

Michigan Benefit Society, organizing April, 1904.

Model City Indemnity Association, Anniston, Ala.; organized June 1, 1903.

Modern Romans, Manistee, Mich.; organized September, 1903.

tember, 1903.

Monarch Life Insurance Company, Toronto, Ont.;
organized in June, 1904; proposed capital, \$2,000,000.

Mutual Aid Fund Association, San Antonio, Tex.; organized 1903.

Mutual Animal Protective Association, New York; certificate of authority issued March, 1904.

The Mutual Life and Wage Guaranty Association, Atlanta, Ga.; organized April, 1903.

Mutual Relief Association of Coryell County, Gatesville, Tex.; organized in January, 1903.

National Annuity Company, St. Paul, Minn.; organized December, 1903.

National Benefit Association, Dallas, Tex.; organized in 1903.

National Bond and Trust Company, Chicago; organized October, 1903; proposed capital, \$1,000,000.

The National Casualty Company, Publications of the National Casualty Company.

The National Casualty Company, Detroit, Mich.; organized in 1903; capital stock, \$200,000.

The National Home Protectors Society, Beatrice, Neb.; organized in October, 1903.

National Relief Assurance Company, Philadelphia, Pa.; organized April, 1908; paid-up capital, escomp

Pa.; o \$25,000. New England Workmen, Woonsocket, R. I.; organized November, 1903.

Order of Frontiersmen, Evansville, Ind.; organized in 1903.

Order of Unity, Pittsburg, Pa.; organized May, 1903.

Peerless Casualty Company, Keene, N. H.; organized in 1903; paid-up capital, \$10,000.

Peoples Fraternal Reserve Society, Waterloo, Ia.; organized in 1904; a consolidation of the Western Fraternal Reserve and the Peoples Fraternal Union.

nal Union.

The Peoples Life and Casualty Company, Minneapolis; began business January, 1904.

The Peoples Mutual Benefit Insurance Company, Washington, D. C.; incorporated September, 1903; capital stock, \$1000.

Peoples Mutual Life Insurance Association and League, Syracuse, N. Y.; organized in 1903.

Peoria Health and Accident Association, Peoria, Ill.; organized December, 1903.

Piedmont Mutual Life Insurance Company, Greensboro, N. C.; licensed September, 1903.

Piedmont Mutual Life Insurance Company, Greensboro, N. C.; licensed September, 1903.

Pioneer Life Insurance, Abstract and Trust Company, Salt Lake City, Utah; organized August, 1903; capital, \$250,000.

Pittsburg Surety Company, Pittsburg, Pa.; began business March, 1904; paid-in capital, \$25,000; surplus, \$5000.

The Policyholders Guarantee Title and Abstract

The Policyholders Guarantee Title and Abstract Company, Indianapolis, Ind.; began business June, 1904; stock capital, \$25,000.

The Postal Insurance Company, South Bend, Ind.; organized in 1908; capital, \$150,000; surplus, \$65,000.

The Pocahontas Accident Insurance Company, Siberia, W. Va.; chartered April, 1904; authorized capital, \$10,000.

Prudential Health and Accident Insurance Company, Rockford, Ill.; organized in 1908.

The Provident Accident Association, Omaha, Neb.; began business June, 1904.

Provident Accident Insurance Company, Wheeling, W. Va.; incorporated August, 1903; stock capital, \$100,000.
Provident Life and Accident Insurance Company, Chattanooga, Tenn.; began business in 1903.
The Puritan Life Insurance Company, Washington, D. C.; began business May, 1904; capital stock, \$5400.
Shield Bearers, Ilic Brotherhood, Rutherford, N. J.; chartered June, 1904.
Southern Interstate Life Insurance Company, Georgia; bill introduced in the Georgia Legislature to incorporate; capitalized at \$1,000,000. Sovereign Life Insurance Company, Canada; organized in 1903.
Star Beneficial Insurance Company, Norfolk, Va.; began business August, 1903; capital stock, \$700.
The State Security Life and Accident Company.

Degan Dusiness August, 1803; capital stock, \$700.

The State Security Life and Accident Company, Concord, N. H.; chartered October, 1903; paid-up capital, \$10,000.

Sterling Life Insurance Company, Springfield, Ill.; licensed October, 1903.

Stonewall Mutual Aid Association, Mobile, Ala.; organized in 1903.

The Title Guarantee and Trust Company, Los Angeles, Cal.; organized in 1903.

The Tramway Mutual Aid Association, Denver, Col.; began business July, 1903.

Travelers Health Association, Omaha, Neb.; commenced business January, 1904.

The Union Mutual Aid Association of America, Jacksonville, Fla.; incorporated March, 1904; capital subscribed, \$5000; paid-up capital, \$2500.

The United States Annuity and Life Insurance

\$2500.

The United States Annuity and Life Insurance Company, Arcola, Ill.; chartered March, 1904; authorized capital, \$300,000.

United States Casualty and Insurance Company, Pueblo, Col.; began business in July, 1908.

The United States Life Endowment Company, Chicago, Ill.; began business March, 1904.

United States Fraternal Insurance Company, Houston, Tex.; organized in 1908.

The United States Mutual Insurance Company, Elizabeth City, N. C.; chartered April, 1904.

Unity of Bohemian Ladies, Cleveland, Ohio; organized in 1908.

Vannia Independent Temperance Order, Eveleth.

ganized in 1903.

Urania Independent Temperance Order, Eveleth, Minn.; organized in 1903.

Usona Indemnity Company, St. Louis, Mo.; licensed July, 1903.

The Volunteer State Life Insurance Company, Chattanooga, Tenn.; organized August, 1903.

The Washington League, Peoria, Ill.; organized August, 1903.

The Weekly Payment Accident Insurance Company, Waterbury, Conn.; chartered in 1903.

Workers Mutual Life and Health Association, New Berne, N. C.; commenced business February, 1904.

The Workingmens Co-operative Association, Washington, D. C.; commenced business May, 1903.

Washington, D. C.; commenced business May, 1908.

The Workers Mutual Life and Health Insurance Company, New Berne, N. C.; commenced business January, 1904.

The Workmans Legal Security Company, Chicago, Ill.; began business 1904; capital stock, \$50,000.

Workingmens Mutual Benefit Protective Association, Benton Harbor, Mich.; began business July, 1903.

World Accident Association, Omaha, Neb.; commenced business November, 1903.

World's Fraternal Association, St. Louis, Mont.; organized July, 1908.

Young County Relief Association, Graham, Tex.: commenced business in October, 1908.

### RETIREMENTS AND CHANGES.

Acme Life Insurance Association, Iowa City, Ia: retired, 1904.

Alpha Mutual Life, Toledo, Ohio; application for receiver, 1904.

The American Standard Bearers, Crawfordsville, Ind.; consolidated with the American Plowmen, under the name of the latter.

Baltimore Equitable Life, receivers appointed April 14, 1904.

Bankers Fraternal Union, Cleveland, Ohio, merged with the Pathfinder of Akron; the new society will be called the Pathfinders, with offices in Cleveland. Cleveland.

Bankers Mutual Casualty Company, Des Moines; reinsured in Ætna Indemnity Company, De-cember, 1903.

Bankers Reserve Life Association, Omaha, Neb.; changed name to Bankers Reserve Life Com-pany, and plan to legal reserve basis, August, 1903.

Bankers Union of the World, Omaha; enjoined from continuing business until it has complied with orders issued by State Auditor Weston and Insurance Commissioner Pierce.

Benevolent Protective Association, Britton, S. D.;

retired, 1903.

Buffalo Abstract Company, Buffalo, N. Y.;
merged, 1903.

Buffalo Title Guaranty Company, Buffalo, N. Y.;
merged, 1903.

merged, 1903.

Chamber of Commerce Mutual Life Insurance Company, Cincinnati; retired May, 1904.

Chicago Life Insurance Company. Des Moines, Ia.; consolidated with the Des Moines Life, October, 1903.

The Church Federation, Boone, Ia.; absorbed by the Industrial Life Insurance Company of Boone.

Boone.
Colonial Fraternity, Providence, R. I.; retired,

Colonial Fraternity, Providence, R. I.; retired, 1903.
Colonial Trust Company, St. Louis, Mo.; consolidated with the Commonwealth Trust Company of St. Louis, Mo.
Columbian League, Detroit, Mich.; reinsured in American Guild, Richmond, January, 1904.
Continental Life Insurance Company, Des Moines, Ia.; reinsured in Fraternal Bond, Chillicothe, Mo., December, 1903.
Enterprise Accident Insurance Company, Indianapolis, Ind.; retired, 1904.
Fraternal Crystal Light, Springfield, Ill.; consolidated with American Home Circle.
Farmers Federation, Springfield, Ill.; consolidated with American Home Circle.
Freeport Accident Association, Freeport, Ill.; receivership proceedings begun by Illinois Department dismissed.
Fraternal Army of America, Taylorville, Ill.; con-

Fraternal Army of America, Taylorville, Ill.; con-solidated with Loyal Americans, Springfield, Ill., September, 1908.

Fraternal Benefit Association, Des Moines, Ia.; reinsured in Great Western Accident Associa-tion, Des Moines, Ia.

tion, Des Moines, Ia.
Fraternal Bond, Chillicothe, Mo.; retired.
Fraternal Choppers, consolidated with Mystic
Tailors, January 1904.
Fraternal Wedge, York, Neb.; receiver asked for,
August, 1903.
Giant Oaks, St. Joseph, Mo.; reinsured in American Guild, Richmond, Va., January, 1904.
Gardeners, The, Omaha, Neb.; receiver asked for,
August, 1903.
Court of Columbian Circles, Des Moines; reinsured in Highland Nobles, Des Moines, Ia.
Home Annuity Association St. Louis; reinsured in
Missouri State Life.
Home Guardians of America, Sterling, Ill.; reinsured in Bankers Union of the World, October, 1903.

ber, 1903.

Independent Order of Ahawas Israel, New York; restrained from doing business by Massachusetts Supreme Court, July, 1904.

Industrial Aid Association, Atlanta, Ga.; changed name to Industrial Life and Health Insurance Company, August, 1903.

Industrial Casualty, Boston, failed, June, 1904; Jeremiah Smith, Jr., appointed receiver by the Supreme Court.

Supreme Court.

Duquesne Mutual Casualty and Indemnity Company, Pittsburg; International Savings and Trust Company has been appointed receiver.

Kansas Union Life, Topeka, Kan.; retired, 1903.

Knights and Ladies of America, Illinois; receiver applied for, 1904.

Knights and Ladies of the Golden Star, Newark, N. J., receiver applied for in March, 1904; reinsured in American Temperance Life of New York.

Life Association of America, New York; changed to legal reserve basis, August, 1903.

Loyal Americans, Springfield, Ill.; consolidated with Fraternal Army of America, September, 1903.

Loyal Mutual Accident Association, Piqua, Ohio; reinsured in North American Accident, of Chicago, 1904.

Maine Casualty Company, Portland, Me. Chas.
A. Strout appointed receiver, August, 1903.
Masonic Mutual Life Association, Grand Rapids,
Mich.; failed, 1904.
Milwaukee Mutual Life Insurance Company, Milwaukee, Wis.; reinsured in the I. O. O. F.
Mutual Life Insurance Company of Philadelphia, Pa., September, 1903.
Northwestern Union Casualty Company, Duluth,
Minn.; Minnesota Department issued restraining order, 1904.
Model Life Insurance Company; reinsured by
Federal Life, March, 1904.
Mutual Benefit Association, Chelsea, Mass.; receiver appointed by court, April, 1904.
Mutual Life and Trust, Des Moines; merged with
Central Life Assurance Society, February, 1904.
National Protective Society of Detroit; changed
name to National Casualty Company, and plan
to stock basis, June, 1904.
National Teachers Aid Association, Carrolton,
Mo.; receiver appointed.
Northern Central Life Insurance Company, Toledo, Ohio; reinsured by Pittsburg Life and
Trust Company, August, 1903.
Northwestern Life and Savings Company, Des
Moines, Ia.; reinsured by the Northwestern
National of Minneapolis, Minn., August, 1903.
Northwestern Union Casualty Company, Duluth;
injunction issued against further transaction
of business.
The Old Dominion Beneficial Association;

of business.

of business.

The Old Dominion Beneficial Association; changed name to Old Dominion Life Insurance Company of Richmond.

Old Wayne Mutual Life, Fort Wayne, Ind.; application for receiver, April, 1904; Indiana Trust Company appointed receiver, May 31; company planning reorganization, risks partly reinsured in Western Union Life, Chicago.

Pioneer Life Association, Luverne, Minn.; transferred business to Bankers Union of the World.

Protective Accident Association, Cedar Falls, Ia.; reinsured in the Great Western Accident Association, Des Moines, Ia. 1908.

Royal Circle, consolidated with Fraternal Army of Loyal Americans,

Americans.

Loyal Americans; name changed to Loyal Americans.

Royal Tribe of Joseph, Sedalia, Mo.; reinsured by Cosmopolitan Life of Freeport, Ill., November, 1803.

Security Life Insurance Company, South Bend, Ind.; reinsured in Meridian Life and Trust Company, Indianapolis, January, 1904.

Southern Life Insurance Company, Chattanooga, Tenn.; reinsured August, 1903.

Security Mutual Life Insurance Company, Lincoln, Neb.; changed to legal reserve basis, July, 1903.

Tecumseh Life Insurance Company, Springfield, Ill.; reinsured in the Traders Mutual Life of Springfield, 1903.

Traders Mutual Life Insurance Company, Springfield, Ill.; reinsured in Western Union Life, Chicago, 1903.

Twentieth Century Fraternity, St. Johns, Mich., reinsured in the Michigan Health and Accident Association, Owasso, December, 1903.

United Moderns, Denver, Col.; combined with Grand Fraternity of Philadelphia, December, 1903.

1903.
United States Trust Company, St. Louis, Mo.; entered surety and fidelity business, August,

entered surety and nuclty business, 1993.
United Sons of America, Des Moines; receiver asked for, March, 1993.
Washington Bonding and Trust Company, Washington, D. C.; receiver appointed, July, 1903.
Washington League, Peoria, Ill.; retired.

# OFFICIAL CHANGES.

Aldrich, H. E., appointed assistant superintendent of agents Equitable Life of Iowa, February, 1904.

1904.

Alexander, Paul, appointed assistant treasurer Penn Mutual Life, October, 1903.

Allen, Francis B., elected first vice-president Hartford Steam Boiler, March, 1904.

Allen, Theo. L., elected secretary Berkshire Life, December, 1903.

Andre, Mottu, J. P., elected director South Atlantic Life, August, 1903.

Armstrong, T. N., elected a director Central Accident, February, 1904.

Ballard, Seymour M., elected junior secretary New York Life, March, 1904.

Bindley, John, elected a director Central Accident, February, 1904.

Brainard, E. C., elected secretary-treasurer Mutual Life of Illinois, March, 1904.

Bremmer, W. B., elected assistant treasurer Equitable Life of New York, February, 1904.

Brewer, Graham H., elected vice-president Washington Life, April, 1904.

Brown, Henry C., secretary and treasurer Penn Mutual Life, resigned September 1, 1908.

Brown, Oliver L., appointed general manager of agencies Federal Life, March, 1904.

Buckner, Walker, appointed superintendent of agents at Paris, France, New York Life, February, 1904.

Buhl, H. H., Jr., elected a director Central Accident, February, 1904.

Bulkeley, Geo. E., elected actuary Connecticut General Life.

Burbank, S. M., appointed superintendent of agents, February, 1904.

Burchfield, A. P., elected a director Central Accident, February, 1904.

Burns, F. H., appointed superintendent of agents Maryland Casualty Company, January, 1904.

Burns, F. H., appointed superintendent of agents Maryland Casualty Company, January, 1904.

Burns, F. H., appointed superintendent of agents Maryland Casualty Company, January, 1904.

Byron, Harold B., appointed policy registrar Provident Savings Life.

Caldwell, Geo. W., second vice-president Mutual Life of Illinois, March, 1904.

Carter, E. R., appointed actuary National Life of Western States of America, August, 1908.

Carrington, J. R. L., appointed American Bonding Company, succeeding James Bond, resigned.

Cater, J. Wm., elected director Mutual Benefit, August, 1908. Cator, George, elected president American Bonding Company, succeeding James Bond, resigned.

Clark, J. Wm., elected director Mutual Benefit, August, 1908.

Cohen, Louis H., appointed manager physicians' detense department Maryland Casualty Company, January, 1904.

Combes, Frank G., elected secretary Bankers Life of New York, March, 1904.

Conklin, Sidney R., appointed deputy comptroller Provident Savings Life.

Cowles, Walter G., appointed secretary liability department Travelers, December, 1908.

Craine, O. A., secretary Security Trust and Life, resigned October, 1908.

Dark, Wilbur W., elected assistant secretary American Central Life, March, 1903.

Dark, Chas. E., elected vice-president American Central Life, March, 1904.

Davenport, Robert V., elected assistant secretary Berkshire Life, December, 1903.

Davis, C. C., appointed manager claim division, Maryland Casualty Company January, 1904.

Donaldson, Thomas M., appointed manager sprinkler leakage department Maryland Casualty Company, January, 1904.

Duncombe, H. S., elected general counsel Mutual Life of Illinois, March, 1904.

Dunn, J. H., appointed superintendent of agencies Security Life and Accident of Philadelphia, April, 1904.

Durand, Calvin, elected a director Columbian Na-Life of Illinois, March, 1994.

Dunn, J. H., appointed superintendent of agencies Security Life and Accident of Philadelphia, April, 1904.

Durand, Calvin, elected a director Columbian National, April, 1904.

Eldridge, Clifton D., appointed manager plate glass department Maryland Casualty Company, January, 1904.

Evans, B. L., elected a director Federal Life, February, 1904.

Evans, Maxwell W., elected director Casualty Company of America, August, 1903.

Farwell, John V., Jr., elected director Columbia National, April, 1904.

Flynn, J. B., secretary Mutual Life and Trust, Des Moines, resigned, July, 1903.

Forrest, E. A., elected vice-president North American Accident Company, November, 1903.

Gardner, H. P., appointed assistant cashier Penn Mutual Life, October, 1903.

Gaubert, Charles L., assistant secretary Bankers Life, resigned, March, 1904.

Gillies, Isaac E., elected tressurer Life Insurance Life, 1993.

Gillies, Isaac E., elected companie.

Life, 1904.

Gilman, Reginald, elected treasurer Life Insurance Company of Virginia, December, 1908.

Gordon, Andrew, elected director Hartford Life, December, 1908.

Graham, Wm. H., resigned as president Central Accident, February, 1904.
Graham, Wm. H., elected vice-president Central Accident, February, 1904.
Hamilton, H. K., elected director Northwestern Mutual Life, April, 1904.
Hanson, C. A., director General Accident of Perth, resigned, August, 1903.
Harper, W. R., elected vice-president and general manager South Atlantic Life, August, 1903.
Hart, Gerald E., appointed manager burglary department National Surety, April, 1904.
Hawkins, Walter A., appointed counsel Berkshire Life, December, 1903.
Heinz, H. J., elected president Central Accident, February, 1904.
Hillas, Robert J., secretary Fidelity and Casualty Company, elected vice-president, October, 1903.
Hinkle, Carl R., elected assistant secretary Federal Union Surety Company, Cleveland, Ohio, November, 1903.
Holt, Geo. C., elected vice-president Columbian National, April, 1904. eral Union Surety Company, Cleveland, Ohio, November, 1903.
Holt, Geo. C., elected vice-president Columbian National, April, 1904.
Homans, I. Smith, appointed assistant actuary Union Central Life, November, 1903.
Homans, I. Smith, actuary Bankers Life of New York, resigned, November, 1903.
Hougan, H. A., elected director Columbian National, April, 1904.
Houghton, Albert C., elected director Provident Savings, April, 1904.
Hotaling, R. M., elected director Columbian National Life, August, 1903.
Hull, James W., elected president Berkshire Life, December, 1903.
Hume, Geo. E., elected treasurer American Central Life, March, 1904.
Hyde, E. W., elected secretary Columbia Life, November, 1903.
Jackson, F. A., elected comptroller New York Life, March, 1904.
Jacobs, J., appointed superintendent of agents, Commercial Mutual Accident, March, 1904.
Lawence, Chas, H., elected secretary and treasurer Penn Mutual Life, October, 1903.
Lawence, Chas, H., resigned as auditor Phoenix Mutual Life, February, 1903.
Lawrence, Chas, H., resigned as auditor Phoenix Mutual Life, February, 1903.
Lawrence, Chas, H., resigned as suditor Phoenix Mutual Life, February, 1903.
Lawrence, Chas, H., resigned as suditor Phoenix Mutual Life, February, 1903.
Lawrence, Chas, H., resigned as suditor Phoenix Mutual Life, February, 1903.
Lawrence, Chas, H., resigned as suditor Phoenix Mutual Life, February, 1903.
Levence, Chas, H., peccember, 1903.
Levence, Chas, H., peccember, 1903.
Levence, Chas, H., peccember, 1903.
Levence, Chas, H., peccember, 1904. Mutual Life, February, 1908.
Lawrence, Thomas F., appointed assistant secretary Hartford Life, December, 1908.
Lee, James Morgan, appointed actuary Berkshire Life, December, 1908.
Lucas, George, appointed manager at Vienna, New York Life, January, 1903.
MacKellar, W. S., secretary Union Surety and Guaranty Company, resigned, October, 1903.
MacKellar, W. S., secretary Union Surety and MacRae, Hugh, elected director South Atlantic Life, August, 1903.
Martin, John, elected director Columbian National Life, August, 1903.
Markham, Geo. C., elected second vice-president Northwestern Mutual Life, April, 1904.
Marsh, Roy M., superintendent of agents Mutual Life of Illinois, March, 1904.
Marshall, W. A., elected vice-president Home Life, April, 1904.
McCall, John C., elected senior secretary New York Life, March, 1904.
McCullough, H. R., elected director Columbian National Life, April, 1904.
McEwen, J. A., former actuary Indiana Department, died November 20, 1908.
Mitchell, James F., elected secretary Maryland Casualty Company, January, 1904.
Mooney, John D., appointed assistant superintendent of agencies Casualty Company of America, October, 1908.
Netchie, J. H., actuary National Life of United States of America, resigned, August, 1903.
Newton, Virginius, vice-president and general manager South Atlantic Life, resigned, August, 1908.
Nordyke, A. H., elected president American Central Life, March, 1904.
Noyes, L. W., elected president Mutual Life of Illinois, March, 1904.
Page, Bertrand A., appointed secretary accident department Travelers, December, 1908.
Parker, John M., Jr., elected assistant secretary accident and liability department Ætna Life. Pate, E. S., elected vice-president Mutual Life of Illinois, March, 1904.

Perrin, Oliver W., appointed agency actuary Northwestern Mutual, October, 1908. Philpot, Dr. C. H., elected second vice-president Des Moines Life, December, 1908. Pitney, O. H., elected director Mutual Benefit, August, 1908.

Porter, C. R., appointed vice-president and general manager State Mutual Life and Accident, Rome, Ga., March, 1904.

Pye, J. W. H., appointed home office auditor Travelers, March, 1904.

Roberts, T. E., elected medical director Mutual Life of Illinois, March, 1904.

Rohert, Wm. L., elected a director Federal Life, February, 1904.

Root, Elihu, elected a director Mutual Life of New York, March, 1904.

Roydehouse, Geo. W., elected president Philadelphia Casualty Company, February, 1904.

Rutherford, Robbins S., appointed assistant treasurer Provident Savings Life.

Schenck, Vincent R., elected vice-president Ætna Indemnity Company.

Scott, Duncan H., appointed manager accident and health departments Maryland Casualty, November, 1908.

Scott, Duncan H., appointed manager accident department Maryland Casualty Company, January, 1904.

Scott, J. Stanley, appointed secretary life depart-

November, 1908.
Scott, Duncan H., appointed manager accident department Maryland Casualty Company, January, 1904.
Scott, J. Stanley, appointed secretary life department Travelers, December, 1908.
Seay, Geo. J., elected assistant secretary South Atlantic Life, August, 1908.
Seerley, J. J., elected president Merchants Life Association, Burlington, Ia., November, 1908.
Shaw, Wilson A., elected a director Central Accident, February, 1904.
Sherrill, Wm. L., elected third vice-president and manager of agencies Security Trust and Life, October, 1908.
Sherrill, W. L., manager of agencies Security Trust and Life, Persident Morten of Des Moines, July, 1908.
Smyth, Sidney A., appointed cashier Penn Mutual Life and Trust of Des Moines, July, 1908.
Smell, N. Z., elected president Mutual Life of Lincoln, Neb., July, 1908.
Starnes, P. M., elected president Home Life, resigned, March, 1903.
Swift, Louis F., elected director Columbian National Life, April, 1904.
Swonsstedt, John S., elected president Equitable Industrial Life, 1904.
Thron, F. J., elected secretary Union Surety and Guaranty Company, November, 1903.
Townsley, Henry P., elected a director Bankers Life of New York, March, 1904.
Tracy, Benj, F., elected president United States Casualty.
Turly, Frank, appointed superintendent of agents Security Mutual Life's Eastern department, October, 1903.
Turnbull, James A., secretary and actuary Company.
Unverzogt, Wm. J., appointed superintendent of agents Company, Octo-

Company.
Unverzogt, Wm. J., appointed superintendent of agencies American Bonding Company, October, 1908.
Utterbach, Carlin, assistant secretary and manager Federal Union Surety Company, resigned, October 1908.

tober, 1903.

Van Dyke, J. H., director Northwestern Mutual
Life, resigned, April, 1904.
Van Dyke, Wm. D., elected director Northwestern Mutual Life, April, 1904.
Vortigen, S. W., appointed manager of agencies
Life Association of America, October, 1908.
Waller, E. C., elected president North American
Accident Company, November, 1908.
Williams, L. M., elected third vice-president South
Atlantic Life, August, 1908.
Woolen, M. A., elected secretary American Central
Life, March, 1904.
Wylie, Samuel B., actuary Fidelity Mutual Life,
resigned, February, 1904.

# OBITUARY.

resigned, February, 1904.

OBITUARY.

Allen, Jeremiah M., president Hartford Steam Boiler Inspection and Insurance Company, December, 1903.

Appleton, Julius H., vice-president Massachusetts Mutual Life, July 6, 1904.
Blabon, Geo. W., Philadelphia resident director American Surety, January, 1904.
Baldwin, O. D., vice-president Mutual Reserve Life, March 28, 1904.
Crepen, Ernest E., president North American Accident Company, Chicago, November, 1903.
Datesman Wm. M., general agent Union Central Life, August 4, 1903.
Day, Conrad B., director Fidelity Mutual Life Insurance Company, January, 1904.
Finley, Samuel, president Dominion Burglary Guarantee Company, September, 1903.
Fromert, Charles G., medical director Security Life and Annuity Company, Philadelphia, January 9, 1903.
Hallowell, Henry Howell, assistant secretary Penn Mutual Life, August, 1903.
Hinkley, Jas. W., president United States Casualty, April, 1904.
Kuhlemeyer, A. H., president Merchants Life Association, Burlington, Ia., November 2, 1903.
McLaren, Wm. F., vice-president Northwestern Mutual Life, March, 1904.
Moore, Charles W., Michigan manager New York Life, September, 1908.
Parker, John C., president Equitable Industrial Insurance Company, February 26, 1904.
Patton, Robert M., home office manager Penn Mutual Life, July, 1908.
Penniman, Edward J., second vice-president United States Fidelity and Guaranty, March, 1903.
Plunkett, Wm. R., president Berkshire Life, December, 7, 1904.

1903.

Plunkett, Wm. R., president Berkshire Life, December 7, 1903.

Robertson, Matthew H., chief of tax department New York State, December, 1903.

Rumble, S. E., secretary Kansas City Life, April 2, 1904.

Rumble, S. E., secretary Ransas Carlon, 3, 1904.

Spicer, L. A., secretary Chicago Life Underwriters Association, August, 1908.

Taylor, R. W., Jr., Ohio general agent Berkshire Life, September, 1903.

Tobin, Jos. F., secretary-treasurer Insurance Press, January, 1904.

Trevvett, Edward, secretary Commercial Travelers Mutual Accident Company, March, 1904.

Vanderpool, Eugene, director Mutual Benefit, Angust, 1908.

Mutual Accident Company, March, 1904.
Vanderpool, Eugene, director Mutual Benefit,
August, 1903.
Weeks, Geo. W., former vice-president Peoples
Fire of Manchester, N. H., September, 1902.
Whitman, B. B., December, 1903.
Whitney, Chas. C., March, 1904.
Voung, Thomas Sears, director Equitable Life of
New York, April, 1904.

# ADDENDA.

Ætna Indemnity Company, business in Maryland in 1903.—Burglary, premiums received, \$2,436; losses, none; fidelity and surety, premiums received, \$5,177; losses incurred, \$407; plate glass, premiums received, \$348; losses incurred, \$20.

Blake, Charles S., appointed supervising general agent, Hartford Steam Boiler, July, 1904.

Brainard, Lyman B., elected president, Hartford Steam Boiler, July, 1904.

Lambert, E. W., senior medical director, Equitable Society, died July 17, 1904.

Louisiana.—Legislature passed the "Bond and Indemnity" bill requiring surety companies to deposit \$50,000 with the State Treasurer.

United States.—Victor H. Metcalf has succeeded George B. Cortelyou as secretary of the Department of Commerce and Labor.

The following additional and corrected information on Life Insurance by States has been received from the Mutual Life of New York:

STATE.	In Force December 31 1902.	Written in 1903.	Premiums Received.	Losses Incurred.	In Force December 31, 1903.
Arizona District of Columbia Idaho Indian Territory West Virginia	1,160,525 1,552,977	\$919,285 1,805,518 1,682,245 1,000,370 1,309,555	\$129,043 212,728 91,623 120,227 275,921	\$62,251 6,236 47.171	\$3,700,306 5,344,118 1,927,197 2,201,058 7,825,640

# <u>APPENDIX</u>

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# DIRECTORY OF INSURANCE AGENTS

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# INSURANCE AGENTS

A DIRECTORY OF AGENTS REPRESENTING ALL BRANCHES OF INSURANCE IN THE PRINCIPAL CITIES AND TOWNS OF THE United States and Canada.

EXPLANATION.—In this Directory the letters following the names denote the specialty of the agent, viz: f-Fire, l-Life, o-Casualty. The term casualty applies to personal accident insurance, plate glass, steam boiler, burgiary, and in fact to all classes of insurance indemnifying for casualties or accidental injuries to persons or property. (See also department containing names and addresses of General and Special Agents of the various companies.)

# ALABAMA

ALEXANDER CITY Christian T S Sr-f Fuquay A P-f 1 c Parker R N-l Parker & Jackson-f

# ANNISTON

Coleman J W & Co-f Crook S L & Co-f l c Imgram R M & Co-f Locke, Sawyer & Co-f Miller & Welborn-f Parker O H & Co-c Smith Columbus-f 1 Turner E L-f c Turner E L-1 c
Turner E L & Co-f c

# **ATHENS**

Allen Ben Lee-f 1 c Chandler W. P.-f 1 Clem J Emanuel-f Ericson Abel-1 Frost J W-f Walker John F-f

# AUBURN

Burton R W-f 1 c Glenn E T-f

# BESSEMER

Crook J M & Son-f Dennis & Galson-f 1 c Janes S E & Co-f c Moody & Co-f c Waller H C & Co-f c

# BIRMINGHAM

Alabama Real Est & Ins Alabama Keai Est & In Co-l c Co-l c Adams & Co A A-f c Andrews E H-l Bailey & Howard-f Bondman D S-l Bethea S & Co-f Baker W E-l Boggan M M-l Bussey W W-l Cameron W J-l Cameron W J-1
Camp & Williams-1 Lamp & Williams—I Chichester & Yancy—f Clark Louis V & Co—f c Dangaix W J—f Dearborn A R—I c Dixon J J—I Estes G 111—I Forbes T S—I

Gandelock & Merrill—I
Going Jas A—f I
Holley C C—I
Halstead W A—I
Hawkins E H Co—I
Heineke J H—I
Hamilton G C—I
Howry H B—I
Ivy & Mann R L—I
Hughes & Booth—f I c
Houston W A—I
Howard T D—I
Jemison Real Est & Ins
Co—f I c
Jennings C B—I
Johnson G D—I
Jackson C E—I
Kelley W E—I
Le Craw C L—I
Leedy W B—f
McConnell & Cartwright
—f
McSchapt W H—I Merchant W H—1
McDowd R P—f
Manley R & Co—f c
Messer-Moore Ins Co— Meede & Miazza-l Meede & Miazza—I Perkins Earle—I Pinkhard W B—I Ratcliffe P E—I Rich & Son—I Sessions & Bingham—I Smith John G & Co—f Stevens O L & Co-c Stewart W H-1 Towns S B-1 Underwriters Real Est & Rental Co-f 1 c
Van Hoose J A-l
Warren Ed-l
Wilson J T-f
Woodruff F L-f

# **BREWTON**

Gillis D-f Lowell, W. D-f Luttrell O F-f 1

# BRIDGEPORT Fitzgerald R H-f 1 c Lesueur A A Jr-f Scofield Chas F-l c

CAMDEN Bonner Sherwood—f Hunter J S—l

CLAYTON Coles N B-c

Davie B—f
Grubbs T D—f
Herlong C S—f
Meadows J E—
Pruett O B—f

# COLUMBIA Appling O A-l McGriff M T-f

COURTLAND Chardavoyne E V & Co Chardavoyne W V-1

# CULLMAN

Ahlrichs Emil-1 Ahirichs Emil—I Buchman Fred J—f Fuller Asa—f 1 c Fuller Dwight—I Fuller Harry L—I Humphrey & Stone—f Richard Wm & Son—f Richard Wm—f

### DADEVILLE

Berkstresser H E—f 1 c Corprew C M—f c Hill & Shaffer—l c Percy Oliver J—f Salmon R V—f

# **DECATUR**

Lampkin A B & Co-f c Littlejohn W W-f 1 Polk Mrs E G-f 1

# **DEMOPOLIS**

Marx J L-f 1
Merriwether J B-f 1
Prout W S-f 1 c
Sharpe A Y-f 1
Watlington R W-1 c
Webb J C-f
Webb W H-f

# DOTHAN

Garner A E-f 1
Stapleton & Farmer-f
Sullivan M C-1
Wise J E-f 1

EAST LAKE Brown J H-I c

# **ENSLEY**

Knight J S-1 Meade H S & Co-f Walker J E-1 Walker J J-f 1 c

# **EUFAULA**

Dean L Y & Son—f c
Dean & Moore—l
Dent E Y—f
Dent G H—f Eufaula Rel Est & Ins Agency—f l c Guice I F—f l c Kendall J M—l Long E T—l

EUTAW
Barnes B B-f 1
Lucius J C-f 1
Ward & Dunlop-f
Wilson E-f

# **EVERGREEN**

Atkinson W D-f 1 c Bitts B C-1 Hickox Fred L-f 1 c

**FLORENCE** Boyd A S-f 1 c Campbell Wm M-f Complete with Marie Dillard Ins & Real Est Co-flc Helden Johnson J Fred-fc Lewis & Boyd-flc Ware C A-f Ware C A-f c Wood H C-f c

# FORT PAYNE Sawyer C M T-f 1 c

GADSDEN GADSDEN
Allison F R-1
Balfour Joseph-f
Foster M L-f
Gay W T-1
Johnson W P-1
Lay W P & Co-f 1 e
McDuffie J P-1
Montgomery C G-1
Stocks A T-f

# GAINESVILLE McMahon J J-f 1 Parham Wm B-1 Snow H P-f

ALA.—Con.

**GENEVA** Campbell C O-1 Pruwit P J-1 Roach W J-1 Vaughan D O-f 1

GIRARD Moses I I & Co-f 1 c

GREENSBORO

Lawson A-f Love W P-f 1 c Sledge L B-f 1 Otts Bros-f 1 c

GREENVILLE

Johnson & Tatum—i Metcalf A W—f Tatum & Co—f Wilson J H & Co—f

HUNTSVILLE

Boyd & Wellman—f 1 c Cooper Jos E—f Cruse S R—f Fletcher & Stevens—f c Harrison K J—1 Jones J T—I Jones & Rison—f 1 c Newman W W—f Turner & Smith-f 1

**JACKSONVILLE** Denman B H-c

JASPER

Argo R D-l Gravlee John A-f 1 Henry & Gravlee-l Lamar & Chamberlayne

Preston A S-f

LAFAYETTE Andrews John G-f
Bosworth W E-l f
Burnett Geo E-f
Griffin J C-l c
Hunter J P-l c
McGehee & Davis-f
Pace C W-l
Schuessler F R-f

LANETT

Jackson A O-1 Lanier P & Co-f Lanier J S-f

LIVINGSTON Burdette L D-1 Gulley W S-f Gulley W S-f
Horn P N-1
McMillan & Co-f 1 c
Parker J L-f
Pickens W K-f 1

LUVERNE

Bishop E O-f 1 c Watts A L-f MARION

Armstrong A F & Co-f 1 c l c Daughdrill T T-f Howze H & John Jr-f Huey B M-f Moore J Marvin-Palmer J W R-l Robinson E T-l

MOBILE

Adams B F—1
Coffee C C—1
Costello & Doyle—f
Douglas & Hagan—f c
Duggan & Taylor—f 1 c

DuMont R B & Co-f c
Evans J H-f
Fearn Geo & Son-f
Frenkel Louis-f c 1
Glennon Jas K & Co-f
Gordon D M-l
Herman & Hynde-f 1 c
Jones & IngeKraus D-l
Macartney & Schley-f 1 c
Maury & Unruh-f
Moore T H-l
Pickens A C-l
Riviere Geo A-l
Robertson J B-f c
Sage, Burgett & Co-f
Tapia Jos R-l
Thames & Batre-f 1 c
Vogel Hermann-l
Walsh & Hughes-f 1
Wilson W K P & Son-f
f c f c

MONTGOMERY Branch & Powell—I Chandler & Douglas-Charles & Nelson—i Davidson H C—f 1 c Davidson W B—f

# R. P. DEXTER

General Agent Provident Savings Life

FOR ALARAMA

Montgomery, Ala. Montgomery, Ali
Dowdell J S & Son-f
Gay J F-f
Holt & Strauss-f 1
Holt & C-f c
Jacobi E H-f
Joseph E B & Son-f
Kelly J W-f l c
Kohn F M & Son-f
Miles G G-l
Richbourg R N-l
Roberts J T-f
Saffold W A-f c
Stringfellow R S-c
Straut M H & Co-f c
Sweatt & Westcott-f
Thomas & Gunter-f
Thomas & Gunter-f

Augustus Uhlfelder, MANAGER EOUITABLE LIFE

**ASSURANCE SOCIETY** Of the United States

> FOR ALABAMA,

Warren E H-f Watts P C-l

# B. J. WEIL & Co.

State Agents Alabama, Mississippi and Florida, TRAVELERS INSURANCE CO. of Hartford, Conn.

Life and Accident Montgomery

Wilcox James S-1 Zirkle & Moore-1 Zirkle & Moore-f

NEW DECATUR

Burch M C-f c Scott H B-f c

**OPELIKA** Clower J H—l Dean & Jones—f 1 c Dorsey I J—l Wilson & Wear—f 1

OXFORD Cooper D C & Co-Hall John H-1 Kelly J S-f Warnock & Sons-f

OZARK OLAKK
Arnald W.A-1
Corbitt J W.-f 1 c
Dowling H O.-f
Hawkins A N.-I
Martin E D.-1
Meek R O.-1
Riley Sessions & Martin-f

PHŒNIX

Coan Ira-1
Coan J B-f 1 c
Conway W L-1
Greene P W-1
Moses I I & Co-f 1
Randall W F-I
Summersgill John-f
Taff: Henry-1 -f 1 c Tefft Henry-l Walls R V-l

PINEAPPLE Matheson J A-f 1

PRATT CITY Hassler D M B-1 Stobert R R-f Taylor G M-1

**PRATTVILLE** Abney Z—f Graham M A— Hagler J W—f Rice E G—f

ROANOKE Nichols & Radney—f 1 c Persell W H—I Taylor R E—f Wood T B—I Wood & Wright—f Wright Z J—f

SCOTTSBORO Bostick F A-f Freeman C S-1 Gay J W-f Gregory J H-f Lipscomb J O-Rorex L W-f

**SELMA** SELMA

Bibb B S & Co-f 1

Bloch I & Son-f
Cawthon O M & Co-f c
Fahnestock A A-l c
Fowlkes S A & Co-f c
Houston & Monk-f
Karpe S P & Co-f 1 c
Mabry R H & Co-f c
McEichan P E-l
Paisley J B & Co-f
Shelly H I-l
Smith Julian-f
Stillwell F M Ins. Co-f
f 1 c fic Thalheimer L-fic Walker R D & Co-fic Walker N & Co-fic Woolsey's Sons-f Young R W-l

SHEFFIELD Ashe & Coleman—flcCrowe Jas R—f Habbeler W H-f Spruance J B-1 c Thompson N F & Cof 1 c

SEPLACAUGA McDonald S P-flc Peace W O-flc Stockiey H K-

TALLADEGA Bowie & Hammond-i Dillon W H--i l c Griggs Howard--i Jemison & Remson-i McConneil & Boyntonf 1 c
McLane J L—f
Stone J E—f 1 c
Thornton W T—f

TROY

Beard J M—l Folmer W B—f l c Hill T E—f l c Knox J B—f l Murphree J D Jr—f Pennington F M—f l c Reiner A H—l Rainer A H-1 Talbot B M & Co-1 White C F-f 1

TUSCALOOSA Fitts W F & Son-il Green J-i Moody Frank M-il Smith Walter-i Turner C B-c Turner & Fridman-il

TUSCUMBIA Abernathy R T-f Isbell J E-f Sevier W R-f l c Simpson T F-f Thornton Mrs L B-f Winston W J-f l

TUSKEGEE

Harris J M—c Lewis O S—f Paine A B—f Thompson Ernest hei Wright G Cef

UNION SPRINGS

Cope & Twoy—f
Eley & Foster—f
Powell B P—l
Ranier & Keller—f c
Wilson W C Jr—f

UNIONTOWN Adler Louis J—f 1 c Ernst E A Fowler Theodore G—f Johnston G Burke—f 1 c Langhorne John M Jr—i

WARRIOR Davidson T M-f

WETUMPKA Cain E M-f
Cantelon Louis C-l
Hohenberg M & C-l c
Lacey Wm E-l
Lancaster W L-f l c
Lull Cabot-f
Stough R L-f l
Williams T J-f

WOODLAWN Hovel J T-f

# ARIZONA

FLAGSTAFF Arizona Central Bank—f
Fisher A A—l
Gosney E S—f
Powers M I Jr—l c
Quinlan L W—f
Robinson C O—l
Spellmire A H—f
Weatherford J W—f

**FLORENCE** Benson W H-f

GLOBE Brookner W W-f Fisk W D-f 1 c Kellner E F-f Weck Edw-f 1 c

NOGALES Levin Henry-f 1 c

Marsh Geo B—f Pascholy Jos Co—f PHŒNIX FHENIX
Allen & Wilson—f
Bar W T—l
Bennett E J—f c
Christy Shirley—l
Dunlap J T—f
Ferree J D—l
Fickas B A & Co—f
Ganz E—f
Hewins J E—f Ganz E-f
Hewins L E-f
James W K-f
Kurtz J A-f
Latham H I-f c
Mauck G A-l
Morford N A-f
Murphy W J-f
Pascoe E E-f
Walker J Earnest-f
Walters C T-l Walton R B-Young E F-1

ST JOHNS Perkins E S-1 Ruiz Alfred-f 1

TOMBSTONE Heath C-f Vickers J V-f 1 c

TUCSON Brady-Levin Commission Co-f Franklin & Heighton-

f l c Richey O T-f Southern Ariz Bank & Southern Ariz Trust Co-f c

WILLIAMS Arizona Central Bank-f

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Stevens S M-f
Walsh I E-f
Watts S-f
Wills J H-f 1 c

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Hunt J B—f
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Mack S L—f
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Robinson F W—f c
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Durner Chas—f
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Ferrier F-f
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Gordan E J-f
Hill J M-l
Irwin H J-f
Junck F-f
Juster & Baird Junck F—f
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Little J—f
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La Point Bros—
Parker W D—I
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COLUSA

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Grenfell W J—f 1 c
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King P—f
Nevada County Bank—f
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Harkihood H-f 1 c
Harkihood H-f 1 c
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Pierce D W-f
Putnam F W-f
Reed E L-f
Riddell W S & Co-f
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Whitaker M T & Co Whitehorn D-f Whitesell C I-f Winston & McLeod-Woodman W C-f Woolner & Co-f Wright B D-f Wright & Callender Yates J P-f

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Blum A E-f
Glass F L-f
Lasell L M-f Lyford Geo H—I Raap H C—I Swain C C—f Webster E E—f West D J—f

MARYSVILLE

MARYSVILLE
Aaron & O'Brien—f c
Cooley G S—f
Eckart Geo R—f 1 c
Harney G W—f 1 c
Irwin A C—f 1 c
Knapp Philip—f
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McInnis P-f Mayer B-f Peers Alex-f Ponce J P-f

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Brown E-f Grindle J-f Heeser Wm-Jarvis & Nichols-f Murray J-f Pickard C O-f 1

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Dixon E T-f
Elliott J G-f 1 c
Huffman M S-f
Kaehler R-f
Landram C-f
McKain E J-f 1
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Olcose & Coriba -11 c Olcese & Garibaldi Shrider G F Simonson & Harrell—f Wood M D—f Worden L G-f 1

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MODESTO
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Broughton J R—f
Drake Z E—f
Grange Co—f
Harp J D—f
Johnson James—f
Maze Charles Jr—f 1
McHenry Geo—f
Rice T E B & Son—1 f c
Shoemake A B—f
Tucker J F—f
Waithall L B—f
Ward J E—l f
Weyer H P—l f

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Brown F E-f
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Morgan D E-f I c
Morgan D E-f I c
Morgan D F-f
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Waters J N-f
Wat

SAN JOSE
Barnett T C-f
Bell John-f
Bellaney Chas D & Co-f
Brundidge W H-f
Campbell G W & Co-f I
Case Bros-f
Christmas & Gray-f
Clayton Jas A & Co-f
Cooper W M-f
Cooper W M-f
Cooper W A-f
Cooper W A-f
Cota Jas A-f
Crandall & Eddy-f
Crossman W E-f
Darby A C-f I
Enright J G-f
Fisher J E-f
Foss & Hicks Co-f I c
Garrison & Crowe-f
Hall C A-f
Henning W F-I
Hinman J-f
Hoback L D-f
Johnson & Temple-f
Lean W J & Co-f I c
Murphy Mrs J M-f
Newman Miss Ray C-f
Orvis, W S-f
Parkhurst W A-f I
Peel V M-f
Parkhurst W A-f I
Peel V M-f
Porter D J & Son-f
Portal Miss Blanche E-f
Res J W & Co-f c
Rucker Jos H & Co-f c

Smith C L-f Sontheimer J J-f Sterling E T-f

SAN LUIS OBISPO
Armstrong Bros—f
Barrett Thos—f
Bernardasci A P—f
Carpenter H H—f
Felts Jas M—f 1
Fitzgerald A F—f 1 c
Goodrich J A Mrs.—f
Harrington J F—f
Isola Paul F—f 1 c
Lewin M—f 1 c
Lewin M—f 1 c
Lewis J E—f
Loomis R A—f
McAllister A—f
Nuttall R W
Sandercock
William—f
Sinsheimer Bros—f
Staniford W B—f 1
Steinhart A W—f

SAN MATEO
Calwell & Co-f
Goodspeed I R & Son-f
Grummon Walter-f
Husing E A-f
Kirkbride O H-f
Morse C M-f
Morton John-f
Roedel P M-f
Vail & Eldridge-l
Van Why & Chatterly-f
Wisnom Co-f

SAN MIGUEL Mahoney D F--f Wilmar W A--f

SAN RAFAEL
Barney C S—f 1
Boyen A—f
Cochrane M F—f c
Hock T C—f
Lancel L A—f c
Wood Christieson & Co
—f 1 c

SANTA ANA
Baker W N & Co—f
Bryan J C—l
Chapin & Wetherbee—f
Chilton R F—f
Collins C C—f 1
Duggan W L—l
Edgar Geo A—f
Edmundson B—l
Ey Frank—f
Freeman Geo E—f
Gibbs H—l
Hall B F—f
Mansur C F—f
McKean J M—f
Nelson & Reardon—l
Orange County Realty
Co—f
Ouick J G—f
Smiley J A—l
Turner B E—f
Wright A Y—f
Willson J A—f

SANTA BARBARA
Alexander A-f
Brastow H B-f
1 c Button W W-f
Clark D E-f 1 c
Drevfus L G-f
Gooden Jas-f
Hunt & Hayward-f
Johnson & Smith-f c
Lawton J P-f
Perkins Joseph J-f
Porter V H & Son-f
Redington Wm S-f
Redington Wm S-f
Spader Louis-f
Stodard Henry-f

Thompson C A-f Whitney F M-f

SANTA CRUZ
Collins J S—f 1 c
Dake & Makinney—f
Ely & Wright—f
Hammer & Town—f
Hihn F A & Co—f
Hilton & Day
Hinds A J—f 1
Hofiman W C—f
Howard F—f
Robinson & Co—f
Parker F H—f
Perry P P—f
Williams E L—f
West E S—f 1 c

SANTA MARIA
Adam T B—f 1
Adams John—f
Armstrong C W—f
Bank of Santa Maria—f
Blochman L E—f
Bryant & Trott—f
Fleisher & Co—f
Harris H H—f
Hart Reuben—f
Haslam & Fulger—f
Lambert C—f
Lierly W S—l
Scaroni L P—l
Smith Frank—f
Thornburg M—f

SANTA MONICA
Baxter W O-f
Boehme F W-f 1 c
Crosier J C-f c
Gillis W T-f
James Plez-f
Jenness A L-f
Jones Robert F & Roy-f
Knesel A L-f
Post L D-f 1 c
Procter J B-f
Robertson Patrick-f
Steele J C-f 1 c
Winslow H A-f

SANTA ROSA
Barnett C D—f 1 c
Burris S—f
Calson Peter—l
Chartraud & Co—f
Cropins & De Geus—f
Davis M S—f 1
Davis & Gill—f 1 c
Eardley W J—f 1 c
Eardley & Barnett—f 1 c
Grosse, Hants & Jewell—
f c
Grosse, Hants & Jewell—
f c
Hoag C E—f
Hoag C H—f
Hoag C H—f
Homan Miss Joe—f
Jewell Jessie I—f
Johnston R L & Co—f
Jordan L A—f
Page C A—l
Price & Flint—f
Pye R J—f
Reynolds E—f
Reynolds W D—f
Saare Louis—l c
Sonoma Land Co—f
Spencer B M—f
Stahl Wm—f

SANSALITO
Case Dr Chas E—f

SONORA
Hampton C—f
Hender J—f
Parker E S—f 1
Street C—f
Sutton F—f

## CAL.—Con.

SOUTH PASADENA Gilson Oliver— Glover Geo W-Hill E D—f Jacobs John H—f Young J J—f

SUTTER CREEK Finn W E-f 1
Jackson Dennis-f 1 c
Rose W L-f

### STOCKTON

Boggs, Meyer & Spurr—f c
Buckley & Eaton—f
Connolly & Crane—i
Connolly & Crane—i
Conting L M & Co—f 1 c
Dohrmann P W—f 1 c
Dohrmann P W—f 1 c
Doolittle W E—f
Eaton Jas E—f
Fanning H M—f
Grunsky & Dietrich—i 1
Grunsky Nelson & Co—f
Hammand W H—f
Harrison W B—f
Hornage Geo—i
Keyes Bros—f
Lane Frank—f
Lane Frank—f
Lane Frank—f
Lane Frank—f
Littlehale C E—f
Littlehale C E—f
Littlehale S S—f
Miller E G—f 1
Miller & Kelly—f 1 c
Nichols M M—1
Noble & Reid—f
Ouilahan R B— f 1 c
Post W H—f
Stowe E B—f
Tully John—f
Vincent & Hefferman—f
Weber C M—f
Wilhiot G E & E L—f
Williamson H E—f
Wolf Ge—f 1 c
Worthing W W—f Boggs, Meyer & Spurr

### TEHAMA

Ellis A T-f
Fleming Geo-f
Gyle L A-f
Gyle Sylvan H-f
McLane Geo-f
Simpson George C-f
Simpson John-f
Small D & Son-f
Walter H F-f
Worthington J J-f

TRAVES Pillsbury J D-f 1

TRUCKEE TRUCKEE
Adolph J-f
Bucknam W A-f
Carre Chas K-l
Doyle P M & Co-f 1 c
McGlashan C F-f
Moody H L-f
Rutherford & Wilmott-

flc Smith C E-1

TULARE CITY Barber Emmet-f Barber Emmet-f
Bashore Otto-f c
Burnett Geo-f
Eldridge F M-f
Gill Geo F-f
Goldman J & Co-f
Heiskel J D-f
Hodges Roy-f
Langtre L F-f
Linder Hardware Co-f
Loveiov I O-f Lovejoy J O-f Scott C R-f Shieve H M-f Thompson T ri-Zartman G W-f

UKIAH Albertson F C-f 1 c Barker J H-f Barker J H—f Cunningham W Ganter C E—f Gibson D M—f 1 Mannon C M—f Matthews J R—f Peery W M—f c Poage W G—f Puett R H—f

Purdy Carl—f Ruddack J C—f 1 Thomas J R—f Weldon & Held—f c White W D-f

VACAVILLE

VACAVILLE
Arnold G A-f
Arnold J M-f
Barcar Raleigh-f
Blum J & I-f
Cantelow-f 1 c
Dobbins S P-f
Fisher Edward-f 1
Fotheringham C-l
Hill William-f
Platt G N & Sons-f

**VALLEJO** 

Brownlie J-f 1
Collins T V-f
Enos F S-f
English J R-f
Frey Henry-f
Griffin B F-f
Halliday C G-f
Hatheway Mrs A L-f
Heegler F H-l
Hirst S-f
Hutchinson Wm-f Hirst S—f Hutchinson Wm— Kelly Wm T—f 1 Roe & Mugridge-Roney W S—f Saunders W G Warford G—f Wilder H E—f

VISALIA

Bell I T-f l c Benn Charles-Benn Charles—I
Bodden Geo—I
Bodden Geo—I
Botsford G A—I
Byrnes M J—I
Chambers L—I
Clark & Sons—I
Clark & Sons—I
County J E—I
Downing E—I
Giddings C J—I
Gilstrap W H & Co—I
Gross O R—I
Hammond W H—I
Hayes W S—I I
C Herrell A J—I Hughes Bert—i
Jerusalem H—i
Johnson C L—f
Johnson J Sub—i
Jordan John—i
Kellenberg F—i
Kettner Wm—i f
Kettner Wm—i f
Kettner Wm—i
Levy Julius—f 1
McPhail—i
Mitchell S—i
Perkins D E—i
Simmons C B—i
Sweet Adolph—i
Sweet S Co
Thomas J W & Co—i c
Wood L N
WILLOWE

**WILLOWS** WILLOWS
Bank of Willows—f
Clarke C F—1
Duncan W R—f
Hochheimer & Co—f
Knock T L—f 1 c
Prue & Eibe—f
Seborn A W—f
Silvey I M—f
Spect N K & Co—f c
Wickes C R—f 1 c
Williams F W—f WOODLAND

Balfour & Garrette-i Berg E-f Berg E—f
Bidwell C T—f
Brown C A—f
Byron Hillhouse—f
Chamberlin M D—f
Clowe E T—f c
Day John—f Day John—f
Huston & Joslyn—f l e
Lawson Jno D & R B—i
McConnell J I—f
Porter W A—f
Richmond C L—f
Ruggles A C—f l e
Simpson C D—f
Vosburg C H—f
VPFKA

YREKA Dunn M—f 1 c Martin Jas B— Shearer W B— Smith C S—1

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TELEPHONE 469

C. W. GILL

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NATIONAL, of Hartford CONNECTICUT, of Hartford FIRE ASSOCIATION, of Philadelphia QUEEN, of America.

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ALAMOSA Swanson F W-f Wells & Cobb-f c

ASPEN Bourquin Amos-f Brown L A W-f 1 c Clay Ed M-1 Mulqueen A-f Nelson W Porter-1 Stockman F H-f Smith M W-f

BLACKHAWK

Forman Geo W-f McGinnis J-1

# BOULDER

Bemus J E-f 1
Bromley & Koehler-f c
Brown Walter Ta-f
Collins A E-f
Day & Henry-f 1 c
Dver & Hall-f c Eubanks J M—f Hill F W—f Hill & Fox—f Lewis E C—f

Mackey Ancrew J-f c Nelson & Wilson-f Richardson & Park-f l Stearns & Riddle-f Smith & De Backer-f Stoddard W B-f Wilson & Wise-f l

BRECKENRIDGE Darnell James K--f c Gaymon O K--f Thomas Wm--f

C. D. CORR

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# C. D. COBB & CO.

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Calodonian of Scotland Indomnity of New York Local Agents for

Wostorn of Toronto

Northern of England

BRIGHTON Garard G A-1 Hurst S G-f 1

**BUENA VISTA** Jones & Logan Krueger Edw-f Logan Investment Co-Snidlinger C D-f

CANON CITY Bradbury E A—f
Bridwell W T—f l c
Cassidy G R—f
Dawson I F—f l c
De Weese & Turnbull—f
Fredrickson & Rogers Hodgins & Kennedy—f McFarland A—f Ragsdale J M & Sons—f

CENTRAL CITY Hall H H-f Harvey R S-f Lake H H-f l c Morgan J R-f l c Seymour Bennett E-f c Shuck & Davis-f 1 c

COLORADO CITY Allam John S-f 1 c Allen Albert-f Ascough W D-f Bates James P-f Gesford Wm-Gestord Wm—1 Guth John J—f Kinsman H C—f Murray & Snyder—f l c

COLORADO SP'GS Adams & Williams—f Avery Henry F—f c Bacon Wm H—f Bennett Chas P—f 1 c Colorado Investment & Realty Co—f Cotten Terrill & Garlick -f c
Davie Realty Co-f 1 c
Davison H H-f
Downer Taylor J-f
Downer Taylor J-f
Dunnington O R-f
Eldridge Lewis P-c
Fertig C T-f 1 c
Hastings Realty & Building Co-f c
Kennedy Matthew-f c
McIntyre W H-f
Morse & Black-f

Perkins Morton & Co-Remick Otis-f Schisler-Spicer Realty Co Scholz & Eye Realty Co -t Scurr Harry A-f Thedinga J H & Co-f c Tyler C E & Co-f Wulliamson Wm W-f c Wills Henry LeB & Co-

CRIPPLE CREFK Airheart T P—l c Anthony T D—l Bhown W W—l Bell A G—f Bell Bros—f Beil Bros-f
Bennett S C-f
Berbower & Reynolds-f
Brown W W-l
Fletcher C S-f
Gaughan F-l
Coldmart B Goldsworth F—I
Harrington S—f c
Harris H C—I
Hill C S—f
Hutchinson C R—c Jones A G—)
Lamberton A S—f
Leland T—i Magnan A U—I Miller R I—f Niles A P—c Norman C A—I Roach R—I Roach R-I
Prentiss O-I
Selbach Bros-f 1 c
Shields D B-f
Skinner Bros-f
Smith C J & Co-f 1 c
Striker I H-f c
Veak J E-I c
Warren L L-I
Wood w S-f
Vardaman & Portis-f
Wolff W-I
Woodman G A-f

DENVER

Woodman G A-f

Appleman L P-f Arkush J H-f Bailey A T-f Bartels Bros-f Benedict & Gill-f Bennett & Myers-f Bishop F L-f Bisnop F 1—1
Boice A S—1
Booth W W—1
Booth & Sherwood—1
Boyd Agency Co—f
Bradley Seth B & Bro—f
Brann Ralph M—c Brannen Robert S—f
Brooks C D—l c
Brooks C D—l c
Busby F E—l
Carter W A—c
Chapman F A—l
Cobb C D & Co—f
Cockrane Jackson—l
Colo. Securities Co—f
Critchell C R—f
Cullom J P—l
Daly Thos F—l c
Dean J A—f l
Edwards J Stanley—l
Edwards J Stanley—l
Eppich E P & Co—f
Forrester F H—f
Frith T T—f
Funke O F—l
Gallup John C & Bro—f
Gaylord Paul B & Co—f
Good V—l
Hall & Durey—f l c
Harrison Jos H & Co—l
Hawkins Chas F—f
Hill Chas S—f
...mohrey R L—l Hill Chas S Hill Chas S—f ...mphrey E L—Jackson Ira B—l Jeffries Jerome—l Johnston J C—l Kellerman S L—f Kennedy I E—l Knoch Chas J—f

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Law A J-Lehman & Stewart—f
Livermann A E—l
Lyons & Johnson—f
Macdonald Burns—f
McDadden R H—f
Magill & Stodghill—f
Magill & Stodghill—f
Magill & Stodghill—f
Mason W F—l
McGrew T F & Co—f
Merritt E W & Co—f
Merritt E W & Co—f
Newkirk G A—l
Newman H J—l
Old W W—l
Page H † & Son—f
Parsons L F—l
Pearce H G—l c
Peters & Co—f l Lehman & Stewart-f

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Phillips L C-l
Price C L-l c
Randolph Geo E-l
Reed E W-c
Rhoads F H-f
Rttchie J T-l
Rose W H-f
Rubincam H C-c
Russell J N jr-l
Scheidemantel
Co-f
Co-f Agency Schirmer Ins & Inv Co-Schooley T H S-1 Schuyler Gerald L-Selbach B O-f Schach B O-f
Showalter P H-I
Simmons G C-I
Smiley A M-f
Smith H H-f
Smutzer Fred'k C-I
Spencer H P-c
Stearns John L-I
Stephens & Hanchett-f
Stewart A H-I
Stone C W-I
Stone C W-I
Stower Fred R-f
Townsend Chas H-I Townsend Chas H-1
Tuttle J F Jr-f
Wadsworth H L-f
Wadsworth & Wads-Waasworth & worth—1 c
White F G—f Wilkins & Cornish—f Williams Jas & Co—f Williams Ohver—l

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# COL.-Con.

**DURANGO** Eldredge Frank—flc Galloti Frank—flc Local Security Co—flc Perkins & Rockwood f 1 c Pingry S W-f c

# FLORENCE

Andrews H S—f 1 c
Ash Jesse F—f c
Blunt A D & Co—f c
Condit J A—f c
Houston H H—f
Killian Geo—f 1 c
Lutis H R—f 1 c
McCandless J V—f 1 c
Mitchell W E—l
Palmer A G—c
Wilkes Geo H—c Andrews H S-f 1 c

# FORT COLLINS

FORT COLLINS
Brooks D G—f
Edwards & Kissock—f 1 c
Gregory E J—f 1 c
Hanford M P—f 1
Harris & Aiken—f
Learned P—f
Morgér Jas—f
Page C F—f 1
Robertson, Budrow &
Humphrey—f 1
Wills C A—f

# GEORGETOWN

Blackman R H—f 1 c Campbell Geo A—l Dewey F A—c Esmay H G—l Peck F L—f Seifried Henry—f Tomay John—f 1 c

# **GLENWOOD SPRINGS**

Darrow C W-f
Dickson A J-f 1
Edinger George-f
Keck Christian M-f 1 c
Parkison W S-f
Wolverton E T-f

# GOLDEN

Benedict W P-f
Berthoud E L-f
Davidson J L-f
Jameson A D-c
Larison Lee-f
McCail Chas-f
Ward Thomas-f 1 c

# GOLDFIELD

Kerin John P-f l c North Paul M-f

## **GRAND JUNCTION**

Case E N-f
Chester E P-l
Clark Chas-l
Delaplain M O-f 1 c
DeLong Horace T-f 1 c
Forey M-f
Gatewood Carlisle-f
Home Inv Co-f 1 c
Ramey Bros-f 1 c
Rhone Henry R-l
Rich C B-f
Stone D T-f
Sweney J P-f
Wallace W S-f 1 c

# GREELEY

Allen P W-f Arbuckle J A-f 1 Bur C W-f

Davidson W—f
Devenport G P—f
McClenahan A M—f
McClerery S F—l c
Newton Byron & Son—f
Sanborn B D—f l c
Scott & Lyons—f l c
West H T—f

## **GUNNISON**

Gordon John—f e Sills C T—f c

# HOLYOKE

Higinbotham W E-f 1 Kelsey W D-f 1 McPherrin E N-f

### **IDAHO SPRINGS**

Broad Wm—f
Burke Jos—f
Bush & Bonney—f l c
Elliott Jacob J—f
harvey C E—f
McClelland George E—f
Moritz Sidney—f l c
Moss Frederick A—l
Loff L Warren—l c

### LA JUNTA

LA JUNT.
Bourne H G-f c
Buckey & Hart-f
Burns James-f 1
Downer G H-f
Dunlap BlancheMiller M F-f
Norton Clara MPhillips Rufus-1
Potter A M-f
Russell J T-f
Seeley C L-f e
Wood S E-f
Wilson Emma-f ⊸flc Wilson Emma-f

# LAS ANIMAS

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# LEADVILLE

Bohen Bros-f Healy Dan-f 1 Milner & Hurd-f 1 c Stickley Ins & Realty Co -f1c Stotesbury & Lindsay-f Whipple & Logan-f

# LONGMONT

Blum Robert-f c Blum Robert—f e
Bump J E—f
Day C E—f
Dickson L H—f
Golden J H—f
Miller F J—f
Rugtwet O G
Shull M L—f
Smith Geo E—f 1
Stuphen R G—f e
Wallihan S F
White Ehen—f White Eben-f

### LOVELAND

Allen & Osborn-f c Cunningham J M-f McCoy Zenas-f McCreery W H-f c Monzingo T M-f Morgan E W-f

Patterson Geo H-f Pulliam D T-f

### MANITOU

Fox Fred D Penfield Henry R-f Renn Geo H-f

### MONTE VISTA

Atterberry J P-f Cheney L H-f Clark W J-f Corlett C M-f Heilman S S-f 1 Sanford W C-f Warburton G S-f

### MONTROSE

Fink H C-f 1 Gibson I H-f 1 c Gilbert Geo O-f Heath Fred W-f Kellogg Edward-f Mather M M-f Norton E H-f Owens Chas—1
Redding W O—f 1
Reeves A F—f 1 c
Ross Frank L—f -f 1 c Ryan Peter Co-

# OURAY

Ouray Ins. Agency—flc Middaugh W H—f York & Rathmel—f

# **PUEBLO** Brayton, Parker & Co-

f c
Brooking J C-l c
Bruner R J-f
Buffington & McWilliams -f
Campbell Arthur-f
Carrington W C-f
Cherrington C E-f
Chipman C O-f
Crawford S F & Co-f 1 c
Crockett E I-f 1 c
Currie H S-f
Downey Kirby Realty Co
-f Fitch M H-Glenn M W-Harrington Geo-f Hiles Frank A-f 1 Hummel W E-f Jewell & Co-f Johnson J Will-f Keen Reco-f

Johnson J Will-f
Keen Bros-f
Kelly Thos-f
Kelly Thos-f
King Geo E-f
Kirtland J H-f 1 c
McNeil O O-f c
McQuiston F W-l
Mallaby O W-f c
Middlekamp Bros-f 1 c
Middlekamp W A-I
Miller W H-l
Morris H O-f c
Olmes J H-f
Preston & Hunter-f 1 c
Pueblo Realty & Ins Co-f

-f
Rayle & Pond-f
Ray C F & Co-f
Wilson & Reno-f 1
Scott Geo R-f 1 c
Sharpless & Co-f
Steelworks Realty Co-f
Stein C C-f
Steinmetz & Jackson-f
Trips Victor-f Trine Victor-Vroom J L-f Woodruff Arthur J-f

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Anderson Mrs Mary J-i
Farmers & Merchants
Bank-f
Fenlason L R-f
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Randel M U-l
Randel & Preble-f l c
Sloan A C-f
Steele, Beal & Wolf-f
Terry N W-f

# SAQUACHE Boyd W F-1 c Stubbs Dallas-1 Lockett W C-1

SALIDA Cruteher W E-f
De Weese J W-f
Moore W F-f
Roller W W-f
Ryan Thos-f
Woodv F C-f

SILVER CLIFF Haskell E J-f l c

# SILVERTON

Cooper R H—f Fast August—i Robin C E—f c Watson Frank L Watson Josiah— -i 1 c

# STERLING

Barthalow D A-f
Brown G C-f
Burke S A-f
Henderson F J-f
Hinckley H D-f
King W E-f
Smith M H-f

# TRINIDAD

TRINIDAD

Avitt & Gates—f 1

Bateman Geo C—f

Benedict Geo W—f 1 c

Brigham E—f c

Cashman C F—f

Cherry George—l c

Day E H—i c

Dick M O—f 1 c

Gottlieb L R—f 1 c

Humphreya John—f

Lindsav John A—f

Reese George A—l c

Tipton C F—f

Vossbeck & Dunley—f 1 c f 1 c Williams F A A-f c

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Burch A-l Chapman F A-l Cole A C-l c Hall C D-f l c Hall C D—f 1 c
McGill Walter—l
Newland E H—f c
Pruett W E—f c
Reardon F M—f c
Ryder F W—f
Simberg M—1 c
Wagner A S—1 e
Weipper P J—f 1 c

# WALSENBERGER

Dick Geo-f c McHarg F G-f Nife A M-f 1 Walsen & Lawson-f

WEST CLIFF Beardsley Geo B-1 Dickson As2-f

# CONNECTICUT

ANSONIA
Ansonia Ins Agency, T E
Atwater Mgr-(1 c
Bristol Charles E-(1 c
Bryant Edson I-(1 c
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BERLIN Deming Francis-f Dowd Henry M-f

BRANFORD

BKANFORD
Callahan J P-f 1
Clapp W H- c
Erricson C E-l
Foote W R & Son-f
Heigelheimer C-l
Hosley B F-f
Ishell E E-f
McKee W J-l
Palmer Geo & Co-f
Tuttle D W-f

BRIDGEPORT

Anderson C D & Co—f
Bartram & Co—f l c
Beach David C—f
Blackman H L—f
Bibean D C & Co—f
Burr & Knapp—f
Borroughs Jas R—l
Bridgeport Land & Title
Co— Co

Co—
Catlin L S & Co—f
Croseley Jas H—f
Crouch Wm—f 1
Crowther T M—l
Devitt J P—l f c
Disbrow Wm E—f
Eugene A L—l c
Fowler E C—l
French C S—l
Garner W V & Son—f
Goodsell G W & Son—f
f 1 c

Y 1 C Goodsell Z & Co-f 1 Griesinger Wm-f 1 Hasbrouck F E-l Lavery A H-l Lineburgh W G & Son-

t c
Loewith & Co-f 1
Lyon L H-f 1
Mead J S & Co-f 1
Nichols & Booth-f
Noble J F-f
Phelan Bros-f
Pike B F-f
Prindle & Cole, Inc-f
Ryburn John J-f
Seribner & Co-f 1 c
Stanles Jas & Co-f c
Walsh Bros-f
Watson T S & Co-f
Whitney Dorr R-f
Wolfe Chas H-f

BRISTOL Dodge F E-f
Dunbar E L-f
Heffernan Daniel J-f
Mason C V & Co-f 1 c
Mason S H-f
Peck M L-f 1 c

BROOKLYN Sibley P B-f

CANTON Blair H R-

COLCHESTER Adams Wm P-f 1 Baker A A—f Buell & Williard—f 1 c

COLLINSVILLE

Blair H P—f 1 c Havens I—f Hough F J—f 1 c Jenkins C S—f 1 c Perkins H B—c Perry O F—f Thayer C W—f 1

CROMWELL Beaumont T W-f Boardman Arthur-f Bugbee W A-c

DANBURY Benedict Francis T—f 1 c
Bigelow C H—l
Bulkley N T—f 1 c
Crofut H—c
Foote L P—l
Hartz Jacob—f 1 c
Heller Robt P—l
Hodge Eber A—l
Hodge Frank W & Co—
f 1 c flc Hoyt Lucius H-1 c Kearins John—f Pearce Reuben B—f l c Purdy Horace & Son-

f 1 c Reed L—f 1 c Robinson H M—f 1 c Rogers Dwight E—l Ryder Carrol D—f c Sheehan E—l Stearns C A—l Stearns Geo C & Son-

flc
Tracy T F—f
Trobridge Alfred A—l
Waters Arthur T—l
Wildman H A—flc

DANIELSON

Barron W H Jr—1
Brown Geo S—f 1
Collins Howard—1
Giuld & Bill—f 1 e
Lloyd George—f
Mathewson & Francis flc Palmer E L & H E-f Putnam Wm-l Sibley P B-f Wood E O-l

DARIEN

Hindley E B-f Hoyt S R-c McDonald R A-f Mead M E-f 1 c

Woodworth A N-f

DERBY Atwater Wm C & Sons
—flc
Barlow & Keeler—flc
Beardsley G L—f
Birdseye T S—f
Downs C N—fc
Larkin & Reilly—f
McMahon & McEnerny Simmons F W-f 1 c Sloan Bros-f 1 c

EAST HADDAM Comstock W S-f 1 c

EAST HARTFORD Brainard S N-1 c Carroll J R-1 c

Liebert A C-l Merriman Chas & Co-f Olmsted & Carroll—f Rizy A M —l Roberts Homer C—f

**ENFIELD** Bissland J K—f Davis J P—f Keack H B—c

ESSEX Bushnell J W-f Crane M W-c Foote & Coulter-f 1 Parker L P-l Thomas W G-l

**FAIRFIELD** Banks E S—f c
Betts Benj—f
Sturgis Jos H—c
Watson T L & Co—f

FARMINGTON Crandall H L-f l c

FORESTVILLE Doherty G C-l Holden J F-f 1

GREENWICH Archer Geo D-I Cameron Chas-f Cook Thos N-f Dayton H & G H-f Finney B F-f Knapp E A-f Mead Thomas A-, Stell & Linke-f Timmons L

GROTON Bailey Henry L—f c
Cone A—f
Gallup Frederick—f 1
Randall Jason—l
Stearns A C—f 1 e
Sauter E J—l

Wellstood Robt & Sons

-f 1 c

HADDAM. Comstock W S-f

HARTFORD

HARTFORD

Baker W E & Son—I
Beardsley & Beardsley—I
Birney Reginald—I
buths Jos—I
Chapman Silas Jr—I I e
Conklin H W & Co—I
Cowles E S—I I c
Doty S C—I
Eldridge & Co—I
Eldridge & Co—I
Fisher Geo B Co The—I
Griffith Wm R—I
Griffith W R—I
Griswold Fredk A—I Griswold Fredk A-1 Hall Jas P-1 Harbison Alex-1 Harrington H E-1 Helion J-f

C. C. Kimball Chas. E. Parker

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HAZARDVILLE Bridge Allyn G-f 1 c French Wm E-f 1 c Miner H W-l c

JEWETT CITY Leonard J E & Son-f c

LITCHFIELD Bishop C B—f 1 c Clork Elgin—f Clork Elgin—†
HumphreyFrank W—1
Mason F B—1
Maush Wm T—f 1 c
Mearsh Lewis M—1
Weeks E D—1
Wheeler J W—1

MANCHESTER Dunn John E—f 1 c Latham M C—1 c R·ch Geo F—f 1 c Vibberts H L—f 1

MERIDEN

Brooks W L-1
Cooke R T-1 c
Davis H W-1
Ekmark F J-f1 c
Gardner A H & I I-f1 c
Holt & Stevens-f1 c
Larkins John W-1
McLoughlin Bros-f
Mischler George-f Mischler George-f Morgan F W-l O'Neill & Flynn-f Page & Pardee-f Plumb Josephine M—l Squire W H & Co—f c Stevens A L—f Twice Bruce C—l Wilcox W I—c Wood C H—l

MIDDLETOWN MIDDLETUWN
Babcock Sam'l—f
Bouteiller W H—f 1 c
Butler Dale D—f 1 c
Chase Daniel W—f
Coughlin W J—f
De Maurice W J—c
Edwards & Jones—f 1 c
Guy Bullock & Stocking
Hotchkiss A J—l
Hubbard E N—f c
Lawton 12s—f 1 Hubbard E N-1 e
Lawton Jas-f 1
Ward Geo H-f
Warner H H-1
Whitney C W-1
Wright John L-f 1 c

MILFORD Brotherton W B—f Brown J D—l Clark E B—l Carpwood Anna E Miss Heady E B-1 Hepburn R R-Higby J T-f 1 Roberts G A-f Smith Geo J-4 Thompson Theo-

MONTVILLE Bradford G H-f Hope Charles-1

# CONN.—Con.

MYSTIC Denison Daniel B-f 1 c Hoxie John A & Son-f Packer T E & Co-f 1 c

# NAUGATUCK

Bingham S D-f 1 c
Dayton, Rumney & Wigmore-f c
Hungerford C F-f c
Sweeney Jas E-f 1 c

NEW BRITAIN Alford F H-f 1
Brady John-f 1 c
Coburn L J & Co-f
Costello F C-f
Curtis H L-1 c Costello F - C-1
Curtis H L-1 c
Danielson Aaron-f 1
Hatch W L-f 1 c
Higgins & Sloan-f
Hume Samuel-f 1
Humphrey C A-f 1
Humphrey J D-f 1
Latham W E-f
Mitchell & Sexton-f
Moore Chas H-f 1 c
Morton A-f 1
Munson E H-f
Schultz Edwin W-f
Stearns Yeaton-f
Stockwell M D-f
Voigt August-f 1
Walker & Parsons-f
Zimmerman Co-f 1 c

**NEW CANAAN** Crane Ed B-f c Green Francis E-f

NEW HARTFORD Jones Clarence E-f 1 c

# NEW HAVEN

NEW HAVEN
Allen Henry P-1
Allen Horace W-1
Adams John-1
Anderson Giles R-1
Ansonia C N
Atwater W J-f
Baldwin Chas A-7
Beecher Edw C-f
Beecher Edw C-f
Blair Arthur-f
Blatchley & Shepherd-f
Blinn J S-c
Boyer Chas H-1 c
Bradley Jared-f c Bradley Jared—f c
Brenner Morris—.
Bretzfelder H C—f
Burton's Ins Agency Burton's Ins Agency fc
Callahan Eugene A-1
Campbell Jas P-f
Cannon Chas T-f
Clark Edwin M-f
Coan C R & Son-f
Cooper F G-1
Cowan A L-1
Dillon & O'Brien-f
Donovan & Dunn-1
Dudley F A-f
Encoe M R-1
Ess B F-1
Failer Thilo-1
Fierstein & Son-1
Hallock E E-1
Hart S W-1
Hauff Jonn A-f
Heller M-f
Herz H-f
Hill E C-1
Illoadley Edw J-f Hill E C-1
Hoadley Edw J-f
Hoadley L G-f
Hodge F W-1
Hugo's Philip Sons-f 1
Hurlburt F E-1
Ives Fred-f

Judson Warner D—f
Keeler T S—l c
Kelley Geo E—l
Kelly James B—f
Kerrigan J C—f l c
Kohn & Asi—f
Leonard M J—l
Lindley J L—f
Lomas & Nettleton—f c
Lum F C—c
Madden John S—f Madden John S-Main Walter A-Malkan Jacob-f Malkan Jacobef
Malkan Jacobef
McGann James Lef
McGann James Lef
McNeil V F & Coef
Moody L Wel
Moorhead Andrew Jref
Morse Gardner & Sonef
Munigle John Tef
New Haven Real Estate
Title Coef
Newport Walter Kec
Nicoll Chas D & Coef
Nichols John Wel
North John Cef
Cosborn John Jef
Oviatt Sidney Bef
Peck G Lef
Plumb Wallace Gel
Pond Philipel
Richards Benjamin Fef Pond Philip—I
Richards Benjamin F—f
Santry Harry V—f 1
Scharff J H—e
Slayton Lucius C—1
Sloan John T—f
Smith James B—f
Smith Joseph H—I
Spreyer Charles—f
Straub M—f
Swift Edward S—1
Thompson C E & Sons

Thompson C S & Co-f
Thompson John H-i
Tuttle D W-f
Ward Fredk M-f
Ward Fredk S-f
Warren H C & Co-f c
Webb Charles H-f
weld & Son-f l
Wilson Chas & Co-f c
Wright J William-l
Yeomans C S-l

### NEW LONDON

NEW LONDON
Benn M W-1
Bindloss Geo-1
Braddock C S-f 1 c
Buckley Dani M-1
Chappell Wm S-f
Coit Wm B-1
Connor Geo W-f
Crandall F D-f
Daboll E V-f
Edgar Thomas-f 1
Eggleston Arthur H-f
Gallup Frederick-1
Hill James H-f
Kennedy D J-1
Learned J C & Sons-f
c & Sonsfc Lord Reuben, Jr-May James R-f Miner S H-f Moody F S-1 Packer T E-1 Parmelee F H-f Prince Samuel-f racker I E.—I Parmelee F H.—f c Prince Samuel—f Richards Allen C.—f Sholes A W.—f c Shurts P hall—f Stoddard Henry N.—I Weaver H.C.—f 1 c

NEW MILFORD Emmons E J-

Fuller Thos—i c Hill M W—1 King F E Dr—i Knowles F W—1

Staub & Mallett—f c The Randall Co—f c Todd C A & A G—f 1 c NEWTOWN

Leonard W A-f 1 Rodgers M C-l c

NORTH HAVEN Merz Geo J-c

### NORWALK

NORWALK
Austin Alfred E—f
Byington Wm H—f
Camp A H—I
Coolidge & Lynes—f
Curtis Charles E—f
De Perue Otto—I
Dunning J H—I
Peris Henry E—f
Hoyt Goold—f
Hull D S—f
Layton J M—f
Mead M E—f
Merrill Homer—f
O'Brien Peter O—I
Wilcox W L—f
Wilcox Wn—f
Wilson Oliver E—f 1

# NORWICH

Adams A M—l c
Ayling N J—c
Case J L—f l
Coit & Chapman—f l
Collins Jerome—c Collins Jerome—c
Cranston F H—l c
Cummings W A—c
Driscoll E J—l
Frazier Chas F—c
Fuller J E—f c
George H M f l c
Guy Tyler D—l
Harris Eliza—l
Hewitt G L—c
Higgins E W—c
Higgins Michael C—l
Hill Wm F—f
Hunt O E—l
Jones Isaac S—f
Knox Herbert L—l Jones Isaac S-f
Knox Herbert L-1
Lathrop J L & Son-f c
Latimer F P-c
Learned B P & Co-f 1 c
Lee William-c
Lester W F-1 c
McDougall J M-1
Murtha F J-1
Norton H A-1
Cheere C H C-1 Norton H A.—1
Osborne G H C.—1
Palmer & Rogers—f
Parker John F.—1 c
Royce F I.—f c
Shepard Forrest—1
Tarrant Nicholas—f c
Warner J E.—1
Whitney C E.—f 1
Williams J F & Son—f 1
Wooster R H.—1

PLAINFIELD Place W A-c

PLAINVILLE Brady J F-1
Gleason L H-1
Hart F A-1
Hastings F D-1
Lyons Timothy-1
Nanchester W D-1
Nash R A P-1
Reicker C F-c
Ryder M P-1
Woods James-1

PLYMOUTH Pierpont & Whittlesey-f

PORTLAND Butler J Allen-f

Butler & Co-f 1 Edwards Chas H-f c Pyne James-1 Sage John H-1 Strong J G-f 1 c

PUTNAM Carpenter I R-f Fuller L H-f German Richard-f1c

RIDGEFIELD Cronchley B F-c
Reed Lewis-f
Scott Geo G-f 1
Scott H K & Son-f 1

ROCKVILLE Bissell L & Son-f c
Buckley C E-1
Carroll James-1
Fahey John E-1
Foster Bros-f 1 Faster Bros—f I
Gochring Herman—f
Hayden John—I
Honsig Chas—I
Hosey Michael—I
King L C—f
Lonergan W P—I
Mandell H J—I
Mead E R—I
Parker A B—f
Potterton Wm—I
Randall & Randall—f
Rice Geo C—I
Scheiner Henry—I
Scott Mrs A E—f
Stafford Wm—I

SALISBURY Merwin J C-1 Sherwood Harry-1

**SEYMOUR** 

Atwater C J—f Camp L A—f Culver S Hart—f c Howard Henry—f Rugg Frederick A—f Ryan Wm—l Strapp John-f

SHELTON Beard James H-f l Barlow & Keeler-f l Graham E C-c Kneen E W-f l c Straun E C-c

SIMSBURY Eno Geo C-f Pierce C A Jr-c

SOUTHINGTON Bradley Amon—f
Cowles Charles B—l
Cummings Wm H—f
Elliott Richard—f l c
Gridley J W—f l c
Hemingway John—f l c
McKenzie Samuel H—f c

SO MANCHESTER Rich Geo F-f Skinner A H-f l c Usher Albert E-l Viberts H L-f

SOUTH NORWALK Becker Franksecker Frank-f
Byington Geo R-11c
Craw Clarence C-1
Crockett Wm G-11c
Hull Dennis-f
Layton Jacob M-11c
L'Hommedieu James-i
Lyon Fred'k-f O'Brien Stephen J-1 Taylor & Golden-f 1 c Wilcox William S-f

SOUTHPORT Perry H H-f c

SOUTH WINDSOR Parmelee J R—f vibers H H—l

STAFFORD Chamberlin Jas F-f 1 c Chandler J W-f 1 Howard A-f 1 c Harwood Chas F-f 1 c

STAFFORD SPRINGS Chamberlin J F-f Chandler J W-f e Eaton A S-f 1 Fiske Robt H-1 Hardwood Chas F-f 1 c Howard A—f Tilden A J—f 1 Woisard H H—1

STAMFORD Anderson J M—f Ayres & Miller—f Benninghoff F S—l Bell Harry—f c Bell Harry—f c
Bernhard Alexander—f
Bishop & Rockwell—f c
Clark W A—f c
Dunn M L—f Finney John-f Foote H W-1 Hanrahan Daniel-f Hanrahan Daniel—I Hoy Thomas—I Hoyt Frank H—I Hubbard H A—I Jones P Z—I McConkey H S—1 c Miller Herbert—I Rhinehart L D—I 1 c Taff Fred A—I White W N—I

STONINGTON Allison Geo-l Anderson Jerome S-f Robinson G H-f Trumbull Frank-f

SUFFIELD Bissell C C-1 Fuller C S-1 Larkum Wm S-c Smith M H-1 c Spencer Chas L-1 c Viets Seth-1 Wilson N J & Co-f 1 c

TAFTVILLE Buxton Arthur H—l Collins John T—l Jodoin Fred—l Kinder Ralph—l Letehdre P H—l McCarty Joseph H—l Prorest Wilfred H—l

TERRYVILLE Fenn Jason C-f Starr Jonathan-c

THOMASTON

Burley Thomas-l Kaufmann Albert-McLaughlin Thomas—l Stoughton Henry E—f Thomas E A & Co—f c

THOMPSON Tourtelotte O-f

THOMPSONVILLE Bissland J K.—f
Brainard D & H K.—f 1
Brainard H B.—f 1
Brown F J.—f
Davis J P.—f
Gorman M J.—f
Gowdy Tudor—f
Gowdy Willis—f 1
Hannebery Patrick—l
Palmer N P.—l c

TORRINGTON Bogardus L—f c Brooks & McNeil—f l c Gleeson & Cronin—f Mann Hosea & Co—f c Mallette Jas E—f l c

UNIONVILLE Georgia C T & Co-Rourke T S-f 1 c

WALLINGFORD Botsford R S-l Callahan Timothy F-l Callahan Timothy F—I
Cook Edward—I
Davis L Henry—I
Goodrich W A—I
Hill Chas C—I
Kahler J S—I
Kepner Amos K—I
Martin J A—I
McDonough John T—I
Newton W H—I c Norton Henry-l O'Connell Patrick-l Phelan G John-l Roach James C-f

WATERBURY Abbott A F-i
Atwater W C & Co-i c
Bronson & Dennison-

Bronson & Dennison—
fic
Brown F J—f c
Burn J T—l
Campbell J F—f
Cann S E—I
Carmody M F—f
Carter L R—f
Curtiss & Atwood—fic
Forman T P—I
Hanney S D—I
Hanney S D—I
Hat C H—f
Hauser C—f
Hodge F W—I
Hynes J A—f
Jones J G—f c
Judd Geo E—f c
Kaiser M—f
McEvoy M J—f
Mooring E W—f
Neagle & Garrity—f
Robbins Geo—f
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Robbins Geo—f
Rob Robbins Geo-f
Root & Boyd-f 1 c
Rowland H L-f 1 c
Ryan John-f
Schlegel W J-f c
Scott H M-l
Segur H D-f 1 c
Skiff C W-l
Smith H B-l
Terry S B-f
Tierney D H-f c
Welton N J-f c
Williams S P-f

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WEST HARTFORD WEST HARTFO Andretta A S-f Hiscock L P-l Johnstone John J-l Lawrence R B-f Roberts Chas F-f Rockwell & Dart-f Scarborough G F-l Scarborough G F-l Shechan A W-f Small L H-f Small F F & Co-f Smith F S-f Whitmore H B-f

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Main Walter A-f Powell Alfred—f Richards B F—f c

WESTPORT Hyatt J G—f 1 c Raymond F M—f 1 Smith Geo B—f

WETHERSFIELD Adams Josiah G—f Furnival G Maurice-Griswold F A—l Smith Almert G—f White Seymour—l oodhouse E G-

WILLIMANTIC
Adams A B—1 c
Baldwin J B—1
Bowen A J—1
Carpenter N—1
Carpenter N—1 Carpenter N-1
Comtois David P-f
Elliott Geo S-f
Kelly Thomas J-f
Lincoln Allen B-1
Lincoln M EugeneLyman D A-f
Lyman D A-f
Lyman D A-f
Lyman Lillian-f
Melony G W-c
Moriarity Michael-l
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Racine A-1
Shes James A-c RECIDE A-1
Shea James A-c
Smith Edmund-1
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WINSTED
Carrington G M-f
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Hayes M T-1
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Moore D S-f 1 c
Pierre Henry J-f e

WOODBURY Baldwin S W Mrs-f Norton O E-f

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Hoffman W S-I
Knox S M-I c
Knox W W-f 1 c
Kurtz Charles C-f
Maris Geo C & SonMcCausland John-I
Pierson C E-f 1 c
Price James F-1 Price James F-Sheppard Frank—1
Townsend Geo R & Co—f
Van Trump E A & Co—
f 1 c Washburn H L—I Willing Frank—I Wink Geo J—I Woolley Frank—I c

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Duval W Clarence—f c
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Edwards B N—f
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Evans John O—f
Ficklen S P—l
Fill I H—f
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Fitch, Fox & Brown—f
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Repetti G R-f Realty Appraisal & Co-f
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Ridenour U H Jr-f
Rosenberg & Co-f c
Russell G H-l
Russell P H-f
Rust H L-f
Salomen I Co-f Rust H L-f
Salomon Jos-f
Saul B F-f
Saul B F-f
Saunders W H & Co-f
Sheen & Jenkins-f
Sheeny & Co-f c
Shepard & Jenkins-f
Shoemaker L P-f
Sims Wm E-f
Smith F H-l
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Hare H C & Co-f
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Jordan & Dillon-f
Ketchum W H-1
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Roseborough R R—f
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LAKE CITY Calloway J D Co-f 1 Chalker & Small-f c Cone F P-f -flc

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LIVE OAKS Helvenston B W-f 1 c

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MARIANNA

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Calhoun J M—f
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Guyton Moses Jr—f 1
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Smith W E Bryan—f
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MONTICELLO Carroll C T Jr-f Clarke T L-f Evans W E-f 1 Harrison A B-f 1 Tucker J H-f Turnbull R R-f 1

NEW SMYRNA Dilzer C R—f OCALA

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Curtis & O'Neal-f Dolive S G-f 1
Knox & Giles-f 1 c
Robinson C B-f
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PALATKA Loper Bailey G & Cof l c Smith Insurance Agency —f c

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Bowen N M-f Demilly W A-f Diamond J-l f Gorman R B-1 Gorman R B-I
Green howe Geo-f
Howard R F & Co-f 1 c
Munroc C-f
Mickber R H-f
Myers C G-f
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Randolph T H-f
Shine R A-f
Whitfield B C-f

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f l
Costello E I-l f 1
Costello E J-1
Crane W H-1
Dreger & Doughty-1
Gardner W S & Co-f 1
Graham F T-1
Heard I T-1
Henry L J-f
McAnnally P F-f
Morris & Sherman-c
Mulherein & Armstron Mulherein & Armstrong

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North H M-f l c
Phinizy & Co-f c
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Walker J W-f c
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Smith Geo H-f c
Symons H R-l c
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Bivins J W-f
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FLORILLA Lindsay M A-f l c

Wilcox D F & Co-f 1 c
Woolfolk C M-f
CONGERS
McElvaney & Brodnox-f

Wilcox D F & Co-f 1 c
Amos C H-f c
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Champers E P-I c
Dozier C A-I
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Grigg R D-I
Kimprough E E-I c
King Wm B-I
McKinney W E-I
Palmour B T-I
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Beck Wm H-c
Boyd Jos D & Co-1 c
Cleveland A B-c
Conner-1
Drake Roswell H-1
Drake Roswell H & Cofс 

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South German Fire Ins. Co. of Munich First Bohemian Fire Ins. Co. of Prague

ILL.—Can. CARTHAGE

Aleshire Ge -f Linus Cruise—f
Crawford Josephine—f
McCrary Berry & Kelly

-!
Ellington H J-f
Ferris S H-f
Green Joab-f c
Mayor Irving-f l c
Scott J F-f l c
Symonds W A-f
Wolfe Wm-f

**CASEY** 

Adams B L-f c
Harrison J R-f
Hawkins W E-f 1 c
Lee P R-l
Lowry Charles-f 1 c
Lowry W S-f
Ratcliff M-l
Perchange D R f Rosebrough D R-f c
Turner J E-f
Turner W C-f c
Young D-f

**CENTRALIA** 

CENTRALIA
Andrews S-f c
Burr A G-1
Bundy F W-f
Bundy J J-f
Chapman Frank-l
Condit E S-f
Dew C F-f
Diehl Bruno H-f
Fraz'er S A-f
Hobbs Jos S-f 1 c
Loomis L A-f 1
Noleman F F-f
Parkinson Miss Zetta-f
Robertson D B-f
Severns Jacob-f 1 c

Skipper L B—f Smith W Rollin—f Whitehead J H—f Zick Frank—f Zick Frank-Zick J—f

CHADWICK

Grove O M—f c
Kerch J D
Kingery C M—f 1 c
Muner Conrad—f
Shultz F M

CHAMPAIGN

CHAMPAIGN
Aspen Robert—f
Bainum C S—f
Beers & Singbusch—f l c
Campbell R M—f c
Coffman W H—f l
Flanigan J A—f
Gardner E—f
Harwood & Clark—f l c
nessell J F—f
Hughes S K—f l c
Price Walter—f c
Roach & Morrissy—f l e
Sherfy Miss F B—f
Spalding W P—f c
Sperry H T—l f c
Threlkeld J G—l c
White J F—f l
Weir Samuel T—l

CHARLESTON

CHARLESTON
Alexander Randall—f c
Briggs W M—f 1 c
Burkett Geo—f c
Charlesworth F—f 1 c
Frommell F—f 1
Ganaway J W—f
Glassco Geo—f
Glassco John—f
Griffith Fred—1
Heistand Geo—f

Henry T N-1 Hibbard G J-f 1 Mitchell Walter-f Miller Charles R-f Scott W W-f c Sellars A C-l Shera Alfonso-f -fc Wagner Lillian-1

CHENOA

CHENOA
Abbott W G-f c
balbach Jacob Jr-f
Ballinger Fred-f
Batrum O W-f
Dexter H C-f c
Gerrisch J C-f l c
Jordan A D-f
Ketcham W E-f c
Merriott Chas-f
McDonald D P-l
Mursey J H-f l
Ramsdorf Fritz-f c
Silliman L L-f

CHESTER

Beare I C-f1c Clemens E S-f1c Nisbet H B & Co-Nisbet J W-f1c

**CHICAGO** 

CHICAGO
Aiken W J-c
Alexander H G B-c
Alexander W A & Co-c
Arvin F N-l
Baker D M-l c
Barker J F-l
Barry C H-f
Belden & Bush mgrs
Fire Asso of Phila-f
Bennett N J-f
Bennett N J-f
Benson Jas F-c
Bishop C N-f
Bishop L Brackett-l
Blackwelder I S-f

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Bowden—f
Chandler & Wurtele—f
Chandler & Wurtele—f
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Coffey J J & Co—f
Coffen & Dugan—f
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Ettelson—f 1 c Ettelson-Ettelson—I l c
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Ferguson Edward A-l
Ferguson Bros-l
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-f

Fleetwood & Pellet—f c
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Miller W A—c
Montgomery & Function
houser—f c
Moore, Janes, Lyman &
Herrick—f l c
Morrell Fred L—l
Morrison A D—c
Munger, Vokoun, WetWitherbee f 1 c Napier R A & Co-f Naghten John & Co-f 1 Neely Wm I-f Neuberger J M-f Newman A B-1 Newburger & Co-f

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Soule Chas B-I
Spangenberg W E-f
Starkel L C-I
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Daugherty Jas-f
Mitchell E A-f
Pettett H C-f
Wescott C C-f
Zinzer B F-f 1

CLINTON Adkisson Frank-f c Adkisson Frank—i c
Argo George—f
Curl J A—l
Carter Wilber M & Co—f
Donahue Michael—f
Hill Fred C—f
Hincheliffe Morris—f Lewis Edwin J-f c Marvel George—f
Miller A F—f
Mitchell E B—f
McArthur Nellie J—
McCord & Graham—
Sweeney E J—f
Wheeler W H—l

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COLLINSVILLE COLLINSVILLE
Burroughs Wm G-f
Cummings J T-l
Dugger H-c
Cummings J T-l
Dugger H-c
Johnson W E-f
Johnson W E-1
Kleisner Jos-f
McTeer John-l
O'Farrell T-f
Schurmann Henry-f
Simpson G P-l
Spiller H W-l
Zucker Max-f l c

COWDEN Duncan Z-f c
Fritts J W-f c
Knowles D T-f c
Knowles H O-f
Frater B E-f c
Zeigler Chas E-f

CRESCENT CITY Harwood L C-f Miller Asa-f McDermot P-4 Pape H L-f Parkman W W-f

CUBA Shiery H & Co—f c Smith W F—l Snively G E—f c Snively L W—f c Taylor C D—f Thomas J C—f c

DANVILLE Benedict Grace M-I Chrisman I F-1
Darden W S-1
Draper A I-f c
Ferris F M-1 Ferris F M—I Giddings A—f I c Hendricks F L—I Hoff Geo S—f I Maxon O F—i, McClenathan C V—f Moore D G—f Partlow & Hacker—f Partlow E R—f I c Perkins W F—I Phillips, Snapp & P Perkins W F-I
Phillips, Snapp & Phillips-f l c
Platt L & Som-f l c
Runyan C F-f
Short R A-f
Stingley Harry-l
Whyte Geo W-f
Wolford M J-f c
Young R R-l

DECATUR Baldwin Fred-f
Barnes Albert-f
Clark Wm & Co-f
Cloud & Laughlin-f
Crane J W-I
Dilletush E E-I f
Dorrell Geo F-f
Ferguson R-I c Dorrell Geo R-f
Ferguson R-l c
Galvin J S-l
Gehr R S-f c
Hoy Simon P-l
Johnson & Dimock-f!
Kuny & Strohm-f! c
Lease Chas H-l
Leforgee J & Son-f
Montgomery C W & Co
-f Montgomery & Shull—f1 Niblock H C-1 Nichols H H-1 Nichols John E-1 Oldham H L-f Patterson & Wilson—f Race A C-f Stoner & Haines—f1 c Wilson & Wilson—f Wilson & Wilson—f

#### DE KALB

Archer Samuel—f c Bodman W E—l Bowles J T—l Bradshaw S P—f c Dowdall J A—f l Fisk A W—f Johnson Edward-Kennedy A G—f Piper J M—f c Prentice H M—f Talbot G I—I

#### DELAVAN

Cobern S—f c
Crabb Daniel—f 1
Culbertson Maurice—f
Gilmore H M—f c
Hall J N—f 1
Houghton R—f c
Jones J O—f c
Meradith G T—l
Rhodes E R—f
Shelton T B—l
Waltmire G G—f 1 c

#### DIXON

Brooks H A—f
Cole Lee F—l
Dutcher C W—l c
Dutcher W A—l c
Gilbert W W—l
Hess & McCleary—f l
Lewis & Raymond Co-

Raffenberger Henry-f Simonson A E-f c Smith & Crabtree-f Sterling J N-f c Stiteley F E Co-f 1 c

DOWNERS GROVE Edwards W H-f c Graham D G-f Graves C G-f Tucker J W-f 1 c

## DUNDEE

Bauman H J-f 1
Bethke-C J-f
Bohn John-f
Borden J M-f
Holmes-1
Kamp H-f
Reese A H-f
Rigby I W-f c
Schroeder A A-f
Schmeltz E A-f
Smith J R-f
Sutfin W G-f
Wolauer C C-f

DUQUOIN Cook M C-f Cook M C-f
Horn Frank-f c
Horn H Jr-f
Linzie C F-f
Mcliravy H G-l
Messmore Jacob-f c
Messmore Miss-f
Pope B W-f c
Spillman I R-f

DURAND

Attley W F-f 1 c
Barningham A J-f
Harris J F-f
Hill E A-f
Morris L J-f
Shorb H M-f

DWIGHT

Baker Geo-f
Baker Jno W-l
Jensen C C-f
Jenson O C-l
Ketcham W H-f 1
McCune S W-l
McWilliams Chas D-f
McWilliams David-f 1
Mickelson N N-f
Smith Frank L-f 1 c
Thompson John-f

EAST ST. LOUIS

EAST ST. LOUIS
Abt E J-f
Bates T P-f
Beckwith Bros Co-f c
Canavan & Tarlton-f
Caughlin Bros-f
Chapin S P-f
Clannahan M R-l
Cusack P B-l
Drummond H J-l
Drummond H J-l
E St Louis Trust & Savings Bank-f c
Eggmann T P-f c
Fakete Thos L-f c
Frink & Co-f c
Gore & Deeds-f
Hancock W P-l
Harding & Harding-f
Hartis M L-f 1 c
Kramer Henry S-f
McGuire J B-l
McWilliams L S-l
Miller F G-f c
Morrell D N-l
Pope & Co-f c
Renshaw's J W Sons-f
f 1 c
Rich J P & Son-f c flc Rich JP & Son—fc Rich J P & Son-i c Scheutz Edw-f 1 c Schiele C J-f Seiter Henry-f Siefert W E & Bro-f Sikking J B & Son-f c Smith Leon G & Brofle
Soucy P J-f c
Steger F J-f
Vein Alex S-f
Walrath C L-f c

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Bartlett C A-f 1 c Borman Jos-1 Borman Jos—I Edmonds Jos—I Lusk P P—f Mudge E W—f 1 c Stillwell J F—f 1 c Tartt Jas T—f 1 c Weigel Henry—I

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EFFINGHAM
Bowling T J-f
Christ Alt-f
Flack J W-f
Holmes W S-f
Kagay B F-f c
O'Donnell M-f
Overbeck B-f c
Parker H S-f
Schooley F B-f c
Stewart & Ryman-f
Tammen Henry-l c
Taylor F G-f
Van Allen Miss G Maud
-f

ELGIN

Allen F B-f
Bakker J C-f
Bishop Homer H-l
Chamberlain D A-f c
Cole Chas W-l
Collins Chas R-l
Conger L D-l
Dangerfield Edw N-f c

Early Robert G—f
Ellis DeGoy B—f
Farnum John W—f c
Fritzgerald Thomas F—l
Fuller P B—f
Garrison & Dougherty—f
Gilbert E Lew—f 1 c
Goddard A S—f 1 c
Hanson Ole—f
Holsh Henry—f 1
Hubbard A H—f 1 o
Huelster William—l
Hunter & Given—f 1 c
Jencks Fred W—f c
Jencks Fred W—f c
Jencks Fred W—f c
Jencks Fred W—f c
Jencks Fred W—f c
Jencks Fred W—f
Krahn Frank J C—f
Kenyon E E—f
Kenyon E E—f
Kenyon E E—f
Kahn Frank J C—f
Kenyon E F—f
Sopringer M J—f
Sopringer M J—f
Sills Geo—f 1
Springer M J—f
Stone C Alex—c
Thompson George R—f
Todson C A—f 1
Volstorff C Fred—f c
Warren I H—f
Weld S E—f c
Wetzel Chas A—l
Wetzel L G—f 1
Yarwood Geo R—f
Zimmerman H P—l
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**ELMWOOD** 

Jay Fred D-i 1 c Pulsipher Fred B-f Schunk Harry-i Shori Rudolph-f 1

EL PASO
Boner Jos-1 c
Bosworth J F-f c
Hammers I B-f
Hoagland W H-i c
Larison F S-f l c
Porter Henry-1
Robinson F G-f l c
Schafer F B-f l
Schroeder C G-f l
Shur C P-f
Thorpe Jos-1 c
Waite A H-f c

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**EUREKA** EUREKA
Baird A V S—f c
Baird H C—f 1 c
Danshay M E—f
Darst G W—f
Dickinson E B—f
Elkin Arthur—f
Foster W H—f
Karr Lyon—f
Radford R N—f
Robeson E E—f
Smith R D—f

Myers J E & Co-f
Pearson Joseph-f
Prindle & Co-f
Quinlan & Tyson-Read Gardner-f
Schuett J C-f
Smith & Mason-f
Work J W-f
Wightman C A-f
Windsor J A-f

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Beers H F-f 1
Carrithers Mary-f
Henning Robert-f
Keck C W-f 1 c
Lynn Geo-f
Teal Noble-f 1
Van Doorn W H-f
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Bean C I-f 1 c
Brocket H-l
Burgess & Lloyd-f c
Carter G B & Son-f
Elliott A M-f
Hanna P-f c Hanna P—f c
Hooper Florence—I
Jessop & Creighton—I
Jessop & Creighton—I
Jessop Mrs R N—I
Johns G W—f
Keen John Jr—f
Knoale Ross—I
Kramer Rudolph J—f
Lawrence W S—f c
Pendleton S T—f l
Reinhard J D—l
Staley & Ruggles—f l
Sunderland L E—f l c
Thompson Luther—l

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Luckey A A-f
Marshall Sam H-f
Petty John O P-f
Steenburg A C-f
Tenley Jas M-f
Vandersloot F S-f 1

FLORA

Gray Robert—f Gray & Black—f of McVeigh F M—f Peak & Golden—f Smith Charles C— Touney Herbert-

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FURRESTON
DeGraff L-f
Eakle M H-f
Fager James-1 c
Hannis John f 1 c
Mumma S W-f c
Myers J M-f c
Philhouer L H-f
Wertz F-f c

FREEPORT

FREEPORT
Bohen & Littwinski—l c
Brown E Perry—f 1
Burchard H C—l
Buckman S C—f c
Dickes Louis—f
Du Four J B J—f 1
Freeseman J O—f
Fruch, Fugate & Co—f
Gilbert Ed—f 1
Goddard W F & Co—f
Hildreth C F—f c
Hinderks John T—l c
Johnson F—1

ILL.—Freeport, Con.

Marker Adam—f
Marvin M B—f 1 c
Munn Loyal L—f
Talmon H—1
Taylor & Frick—f 1 c
Wilson Charles C—1 c

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Blodgett E M-f 1
Eaton J M-f 1
Hansen Roy-f
Henrdicks W Y-1
McMahon C C-f c
Mitchell W H-f
Naniga Garrett-f
Snyder J C-f c
Smith T H-f c

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GALENA
Barry J H—f c
Bennet J T—c
Blewett D B—f c
Callahan D A—f 1 c
Dillon M J—f
Friesnecker P M—f
Ginn James E—l
Gray & Crooks—f
Hartsell Frank—l
Hodson T H—f
Howard H D—f c
Knoebber Frank—l
Miller F J—l
Moore I F—f
Nack J M—f
O'Neill J C—f 1 c
Rottler G H—l
Schaefer Albert—l
Spensley Miss J—f
Spensley R M—f

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GALESBURG
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Arnold H F.—f
Bartlett F S.—f 1 c
Bissell E B.—1
Boyer C C.—f
Bradbery F.—1
Brainerd & Spencer—1
Brooks & Coffman—f
Byram E T.—f c
Callender W H.—f c
Clark Ella—f Callender W H-f
Clark Ella-f
Clark Ella-f
Clark J C-l
Countryman I-l
Crammond W R-l
Duke J T-l
Extrand G F-l
Hamilton J-f
Hartgrove W N-f
Holmes J S-l
Holmes & Chase-f
Horton LeRoy-l
Hughes L E-l
Loring H A-l
Martin T B-f l c
Mason E T S-l
Nelson Arthur-f
Parks W J-l
Rhodes Miron-f V N—€ 1 —l Nelson Arthur—f
Parks W J—1
Rhodes Miron—f
Sanborn L W—f | c
Sandford W G—1
Smith H A—f c
Stewart Maud—f
Templeton J B—f
Urnquist O P—f
Webster C A—f
White C A—f
Wood H—f
Wolfner—l

#### GARDNER

Allison W S-f 1 c
Barton John-f 1 c
Coles J H-f
Lutz J C-f
Park W S-1

**GENESEO** 

GENESEO
Benedict Geo W—f
Drehmer J W—f
Guffin Minnie—f
Hosford J M—f 1 c
Lowes F M—f
McArthur F H—f
McArthur F H—f
Ott Samuel—f
Schnabele P S—f
Smith L B—f 1
Stewart W M—f
Vass W C—l c
Wells F B—f

#### **GENEVA**

Burr W A-l c Field Chas-f Howell W A-f l c Lawrence F D-f McAllister Ed V-f Wilson J B-f c

#### GIBSON CITY

GIBSON CITY

Baily J M-f

Baily & Richmond-f

Ball Amos-f

Davidson W A-f

Eggleston Lee M-f

Holmes J H-f

McClure Robt A-f

McCormack J J-f

McKeever Wm-l

Pence John A-l c

Phillips A L-f

Rady Chloe-f

Rady Chloe-f

Spalding H L-f

Vreland J M-f

#### GILMAN

GILMAN
Albersen Chas—f 1 c
Cox Geo O—f 1
Enright C P—f 1
Enright & Bush—f 1 c
Keer A J—f
Kutruff J W—f c
Mann H T—l
Meyer Chas—f c
Miller R H—f c
Parker & Allen—f c
Peckens E D—l
Powell B B—f
Saum C N—f c
Thompson Levi—f

#### GIRARD

GIRARD
Baker Thomas—1
Bellamy A—f
Bowersox Jacob—f
Burnett C E—f 1 c
Clark Peter—1
Hamilton & Metcalf—f
Littlepage Ed E—f c
Metcalf Chas H—f
Wells Perry O—f
Wood Frank G—f

#### GOLCONDA

Kerr Tony R-f Mittler J H P-f Randolph C L-f 1 c Trovillion Penn V-f Weil G-f

#### GRANITE

Bartlet & Reintges—f 1
Dolan W J—f
Ewing J R—f 1
Kinder Thos—f
Le Masters & Stallings—f
Willoughby & Whitten flc Winkler B F-f

## GRAYVILLE

Borchner John Jr—f Cline Geo W—f c Ellis C O—f c Hosick Frank—f c

Kershaw A M-f Mussett W A-f c Negley G D-f c Seil W J-f

# GREENFIELD

Bassham J H—f
Doyle C J—f
Haven V H—f
Metcalf C T—f
Rollins A D—f
Secor W G—f
Sheffield & Co—f
Shields H A—l

#### **GREENVILLE**

GREENVILLI
Bradford J S-f
Breuchand John-f
Bunch J L-c
Carson W T-f 1 c
De Moulin Ed-f
Dewey R K-f
Fritz & Hoiles-f
Hays F M-c
Hoiles Guy B-l
Miller E W-f 1 c
Miller J M-f
Reid Ward-f c
Sells F B-f
Sherman W-f
Smith Ed-l
White S Curtis-f

#### GRIGGSVILLE

Hatch J F-f Hoyt E S-f c Jones C W-f Sharpe Wm-f Stone T-f

#### HARRISBURG

Abney A G-f 1 c
Anderson A M-l
Boatright Lewis-l
Furman Ownly-f
Grace Bros-f 1 c
Hallock W Penn-f 1 c
Miley Jess-l
Parker C V-f
Pearce J R-l

#### HARVARD

Biake J C-f c
Blodgett J W-l
Crumb H D-f c
Downs H A-f l
Groesbeck J W-f l c
Henaricks C J-f
Phelps Frank-f Saunders P E-f c Sweeney J A-f c Weitzell Randall-f Williams H S-f Young Mrs Lucy-f c

#### HARVEY

HARVEY
Applegate Chas-f
Braley F. A-f
Campbell A W-f 1
Colerick R E-f
Cranker J W-f
Daniels Samuel-f
Dean C A-l
Dunavon A F-f
Eddy W G-f
Huling C A-l
Hutton J G-f
Miller W H-f
Rogers W D-f 1
Scott H M-f

## HAVANA

Clauser D N-f
Coppel C E-f
Cullenane A D-f e
Mitchell F I-f 1 c

# HENRY

Clover T F-f Ford John-1

Hart'y John—f Humphrey A G—f 1 Jones J H—f 1 Kirkpatrick Wm—f c Krenz J N—f Melick J W—f c Potter F S—f c -f1 c

#### HIGHLAND

Beck Alex—f c
Blattner Louis—f c
Koch Christ—f c
Marcoot Maurice—f l
Ruegger George X—f
Streuber Chas—f c
Tuttle Chas—f 1 e

#### HIGHLAND PARK

Brand Wm E-f
Erskine D M & Co-f
Floyd Jane L-f
Holmes D A-f
Holmes L A-f
Prindiville J F-l
Requa H L-f
Skidmore & Gillette-Skidmore & Gillette-f Vail H S-1

#### HILLSBORO

HILLS BOWN
Abbott Wm-f
Barringer J B-l
Canaday S D-f
Colvin J E-f 1 c
Colvin & White-f
Crawford H R-f
Cress Edward A-f
Frey Jacob J-f 1 c
CW-f 1 c Cress Edward A—frey Jacob J—flc Grassell C W—flc Hill L V—f Lane G C—fc Miller & Miller—fc Moore C H—l

#### HOMER

Butler C B—f 1 c
Hopkins F O—l
Ocheltree J M—f
Rickard E T—f c
Smith F M—f 1 c
Tudor J A—f c
Wallace Chas—f

#### HOOPESTON

HUUPESTON
Andrews C R—f
Gilman D D—f c
Griffith & Whitman—f
Knox R M—f
Mahoney & Dazey—f
Miller J D—f
Reveal W N—f
Walbridge J B—f
Walbridge J B—f
Wallace & Catherwood—
f 1 c Wolverton M G-f

HYDE PARK Bour George C & Co-f Carroll John A-f Gorrell W F-l Gray J W-f Kellogg E B-l Kellogg E B-l Fierce & Noston-f 1 c Piner & Norton-f

#### **JACKSONVILLE**

JACKSONVILL
Arenz A W-f c
Ayers Walter-f
Baldwin A W-f l
Briggs H E-l
Bronson T J-f
Buckunorpe T H-f
Buckunorpe T H-f
Catlin C A-l
Choate H C-l
Crouse Mrs T-l
Dunlap M F-l
Doane Z S-f
Fanning G W-f

French C L-f
Glover E F-f c
Goheen L-f c
Gooheen L-f c
Gougherty John-f
Gray Byron-f
Greenleaf, Rutledge &
Gates-f c
Hackett J H-f
Hairgrove F L-f
Heindel F J-f
Henderson A-f Hairgrove F L-f
Heinel F J-f
Henderson A-f
Johnson E F-l c
Keating Ed-l
Kenchler O H-l c
Kennedy J N-f l c
Lanning T P-l
Lewis C B-f
McAhan J G-l
McCullough J M-l c
McGinnis-f
McKinsey O P-l
March John-f
Melton J A-l c
Miller J Marshall-f
Osborne C A-l
Peterson C O-l
Robertson J R-f l
Sawyer Helen-f
Sorrells E M-l
Upham A M-f c
Veltch W E-l
Ward C H-f l c
Wharton J B-f

**JERSEYVILLE** Bowman S H-f 1 c Cutting L M-t 1 c

#### KANKAKEE

KANKAKEE

Berry J R-1
Briggs Fred S-f 1
Brink J C-f
Brosseau Noel-f 1 c
Calkins E D-f
Chapman F O-f
Cornwell H L-f
Durham D L-f c
Gray E S-f
Hanna R J-f 1 c
Kenaga W F & W Cf 1 c
McAnnally F-f c flc McAnnally F-f c Martin A F-f c Martin A F-f c Mead Chas H-f Morey Oscar-f Orr Jas N-f Parks F I-f 1 Pennewell R O-l Richer E G-f Risser R G-f Ruel & Moisant-f Schumacker E-f Sherwood Jay-l c Wright Geo-l

#### KANSAS

Bane Cora-f Bane Cora—f
Braden James—f
Dyer S L—l c
Griffith C C—l c
Hurst E E—l c
Nay Henry—f
Owens W E—l c
Pinnell W S—f c
Rose E G—f c
Shaver L—f c
Titus Mrs Kate—l

#### KEWANEE

REWANEE
Anderson—f c
Anthony Geo A—f c
Blake Ira—f l c
Fischer John—f c
Fischer Michael—f
Gamble F B—f l c
Kellogg Chas—f 1
Litchfield G P—f
Maul A—f c
Moore Robert—f
Morrill C A—f l c

Phillips Horace—f l c Stephens Clark—f Taylor R E—f l c Vail E M—f c

#### KIRKWOOD

Carmichael C A—f c Houston & Parks—f c Tubbs & Waston—f l c

#### KNOXVILLE

Codding E-f c
Gault Isaac B-f
Lewis 1 J-f
McEntosh J D-f c
Nelson O C-f
Stephens Mabel Mrs-f
Tate J W-f c

#### LACON

Ford W H-f Maxwell R H-f l c McMurtie L C-f Ong C N-f l Richmond E D-f

#### LA HARPE

Booth J R-f c
Coulson Geo-f c
Ingraham C H-f
Kaiser W B-f d
Kirby T J-f 1 c
Mason F O-f c
Miller W E-f 1 c
Peck F M-fil c
Roberts John RWarner C W-f

LAKE FOREST

Anderson James—f Anderson Joseph E Benson Paul—l Orr S C—f

#### LANARK

Glotfelty J M-f c
Pfoutz D C-f 1
Sheller B T-f
Tallman G W-f
Weary M S-f
Yeager Frank-f
Yeager Joseph-f c

#### LA SALLE

Cleary C—f
Duncan N W—f
Hummer W B—f 1
Mason W S—f 1 c
Parks W—f
Schulman T R—l
Walrad B F—f 1 c
Young J R—l
Zwick F B—f _f 1 c

#### LEBANON

Chamberlin C E-f 1 c Eliot John-1 Eliot John—I Eisenmeyer Homer—I Ribold Benj—I Rockwell J D—I Sager E G—f Soger Jesse B—I Zerweck Louis Sr—f

#### LEMONT

Brown A D-f Elmer Huston-Tedens Walter-Week H-f

#### LENA

Baldwin George L—f 1 c
Dunn J C—f 1 c
Krape A A—1 f c
Piper C O—f
White R M—f
Wingart Geo—f

LEWISTOWN Breckenridge J D—f Campbell Susie L— Comstock Frank—f Comstock John—l Comstock John—I
Eichelberger E—I
Fike Wm M—f
Lilly Fayette L—f
Masters Thos D—f
Rice & Lilly—f
Rhodes & McNally—f
Rucker W T—f
Worley W C—f

## LEXINGTON

Claggett B J-f
Dawson John B-f
Hiser O L-f
Mahan W R-f
Scrogin A B-f
Stayer L B-f
Weaver N D-f
C

LINCOLN

Biwer P M-f
Corwine George D-1 f
Cox George H-f
Davy Thomas S-f 1 c
Fogarty Wm-f
Fuson Paul F-f
Gillespie David-f
Haller J S-f
Hoover J C-f
Houser Paul-f
Jewett J E-f
Knorr C E-f
Latham Richard-f
McCormick T T-1 Latham Richard—f
McCormick T T—I
McGalliand Wm—f
Maithy H C—f
Matthy H C—f
Martin & McAllister—f
Maxwell Wm K—f
Newkirk E S—f 1 c
Parker Geo W—1
Pegram N E—f
Petrie L V—1 c
Rautenberg E F I—f 1 c
Ryan & Purinton—f
Schweikert G J—f 1 c
Tabke J A—f
Thomas W A—1
Williamson Ode—l
Wood Jos—l

#### LITCHFIELD

LITCHFIELD
Boepple C A—c
Boepple Geo J—l
Groner Taylor—f
Harrington T W—f
Hood Harold—f c
Kayser H F—f c
King W J—f
Rose J W—f c
Spruill O F—f
Stankifer A R—f l c
Warden A A—f c
Willis Charles—f c
Wood Bros—f

#### LOCKPORT

Butler Andrew H-f Butler Andrew H—f
Cheadle T A—f c
Chidsey D—f
Freeman J T—f
Hawley & Cheadle—f c
Marvin J L—f
North W W—f
Norton Geo B—f c
Parker Miss G—f 1
Suppoler C H—i Spangler C H-f Stowe F F-f Walter M-f Ward W M-f

## MACOMB

Billings H E—f
Black Wm—l f
Brookey A—f
Carter Charles—l
Chrissinger J W—l c

Collins L R-f Cook Jay—f
Creel—f
Cummings Wm—f
Graves D M—f
Gumbart G—f Gumbart G-f
Guy Ira-I
Herst Elias-I
Hites C E-I
Keefer J M-1 1 c
King J R-f
McClellan J C-f
McLean Alexander-f
Messmore Albert A-f
Norton J G-f
Pennywitt D P-f
Piper Olander-f
Pontious Ralph-f
Ruckle John-f
Ruckle W H-f
Shannon John-f
Tabler Harry-f
Ulrich Brbs-f
Vose L B-f 1
Walker Elmer-f
Winslow M T-f 1

#### MARENGO

Crissey S A & Son—f c Garrison A M—f 1 Gault Richard—f Mead, W F—f c Renwick Geo F & Son—f Woleben N V—f

#### MARION

MARION
Binkley T J—f c
Burnett O H—f
Campbell Lloyd—f
Fowler R R—f 1 c
Hartwell D T—f
Jackson E B—f
Spiller Ed M—f
Stone Geo R—f
Young Geo W—f
Young J M—f
Youngblood T J—f

#### MARSEILLES

MARSEILLES
Brewster T D-L
Bruce Jas-f
Gardner L T-f
Montgomery Frank-f
Morey & Neff-f c
Neff & Rollo-l
Nicholson D A-f
Osgood L P-f
Roath B A-f
Smith & Kelso-f c
Stebbins G C-f l c

#### MARSHALL

Barker J C-1
Black F R-f
Brown R H-f c
Clark J W-f
Cole & Cole-f 1 c
Dana H W-f c 1 Dana H W-f c l
Davidson D J—f c
Davidson B M—f c
Doherty J M—l
Emerson Ed—f c
Johnson B F—f c
Jones E D—f c
McCann N—f c
Orndorf T A—f
Shipe Charles—l

### MASCOUTAH

Bocquet Julius C-f 1 c
Henrich Geo-f
Lill P W-f
Schanbert Jacob-l
Scheve Gust-f c
Wombacher Geo F-f

#### MASON CITY

Bueling Fred-f Covey W A-f c Culp J S-f Elmore Chas-f Naylor U-f Warnock C W-f

#### ILL.-Con.

MATTOON Allison N B—f l c Cox & Beall—f l c Guthrie E T—l Guthrie & Herman—f l c Kincaid & Kinkcaid flc Moore & McCulloughflc Silvers Frank L—f Spitler Noble & Co—fle Tivnen B H—f Woods Winfield—f

#### MAYWOOD

MAYWOOD

Adams Rev E W—f

Adgate Mary C—f

Albertson J R—f

Benson O H—f

Churchill Wm H—f

Goodrich Henry K—f

Hughes E T—f

Maywood State Bank—f

Smith Z C—f

Woodward E S—l

#### McHENRY

Evanson John—f
Mead H C—f c
Miller J J—f
Perry & Owen—f
Stoffel Simon—f c
Walsh M J—f

McLELANSBORO McLELANSBORC
Anderson Harry—f c
Barnett A C—f c
Bevis Lucy B—f
Boyd W J—l
Carner & Eckley—f
Eckley & Carner—f c
Guill A J—l
Hall W W—f
Hill Geo W—f 1 c
Hogan G W—f c
Howard L—f 1
Jones J W—f c
Lockett Frank—l
Schoemaker J M—f
Webb & Lane—f
Wilson & McNabb—f

#### Wilson & McNabb-1 MENDOTA

Blanchard Geo E-f Cranwell T S-f Crawford R N-f 1 c Kieselbach Otto-f Lamberton-J A-f McCormick J F-f McFarlan Chas—f Madden & Goedtner—flc Warner & Hempstead— Woods John R-f Wormley H J-f

METROPOLIS CITY

Elliott J L & Co-1
Morris & Armstrong-f
Ragland O T-1 c
Stewart Bros-f 1 c
Young G W-1

#### MINONK

MINONK

Kerrigan D J-f

Ripp S C-f

Mingers J A-l

Pickard Jos-f

Shugart F h-l

Simpson Jas A-f

Stoddard R B-f

Von Nordheim E-f

Wickler J C & Son-f c

#### MOLINE

Albrecht H R-f Anderson Christine Miss —f 1 c

Carlson C G-f
Conrad Grantz-f
Connad Grantz-f
Connad Grantz-f
Connad Grantz-f
Connad F-f
Crompton S S-flc
Eastman E L-f c
Eastman E L-f c
Entrikin Julia A-flc
Goodmanson J A-flc
Gripp Henry J-f c
Jahns Louis O-f
Keator E B-l c
Kenns C S-flc
Kenns C S-flc
Kohler A H-fl
Magill Lawrence-f
Metigar Judson D-f
Morgan E E-f c
Nason & Gleason-flc
Oakleaf J B-fl
Parks H H-f
Rank F W-f
Renol T W-f
Renol T W-f
Rosenfield M D-l
Shallberg Gust-fl
Skinner C P-flc
Towndsow B R-f
Vierich F C-fl
Webb D J-f
Young F R-flc

#### MOMENCE

Brassard V T-f Brown W A-f Buntain T J-f Gray-f
Harney E P-f
Kirby J J-f
Lane W D & Son-f 1 c
Lisman C H-f
Sweet A E-f
Thayer F B-f
Towar J W-f 1 c Gray-f

#### MONMOUTH

Dains E J Sons & Co-f Dunkle & Higgins Firoved James—l Gayen—f Gayen—f
Hickman Geo W—f
Huey J D—l
Hurd H D—f
Jones F
O'Dowd John—f
Quimby & Hallam—f
Roberts Peyton—f
Schall W P—f
Wood Wm H—f

#### MONTICELLO

Hicks Jas-f c
Holmes Sadie-f l c
Huston Chas R-f l
Huston Reber-f l c
Kirby Jno-f c
Porter W J-f l c
Rodgers A L-f
Ryder C H-f c
Smith W P-f l c Tatman Bros-f c

MORGAN PARK Goe L T-f

#### MORRIS

MORRIS
Bliss S C & Co-t c
Bright Mrs H-1
Coles H M-f 1 c
Foley James-f
Foley John-f
Hagen O S-f c
Hansen Chas-f c
Nelson O J-f 1 c
Petteys & Hilliker-f 1 c
Radcliffe A L-1
Rausch & Johnson-f 1 c
Reardon C-f c
Rolley Wm-f c
Sanford W G-f c
Viner W E-1
Young C D-f

#### MORRISON

Baird A R-f c
Blodgett & Riordon-f c
Congar E J-f 1 c
Jackson Pierre-f
Ludens P M-f
Macklin C G-f c
Maxwell S A-f McBride—f Payne E W-Payne E W—f c
Ramsey & McCalmont—f
Stone & McLaughlin—f
Thomas F M—f West Bros-f

#### MOUND CITY

Browner M-6 Carter H G-6 1 c Wehrenberg Chas-6 1 c

MOUNT CARMEL MOUNT CARMEL
Bedell Mrs M L—f
Hughes Wm H—f c
Jones Silas W—f c
Lopp's Insurance Ag
ency—f l c
Maxwell Miss Jessie—f
Phipps H M—f
Rodgers W J—l
Seibert D F—f
Stearns T R—l c Ag.

#### MOUNT CARROLL

MOUNT CARROLL
Chrisman—f c
Colehour F H—f c
Feezer C M—f
Hemless & Ochs—f 1 c
Hostetter C—f 1 c
Hunter M I—f c
Palmer E A—f 1 c
Smith Aaron—f c
Smith Mrs Etta J—f c
Smith C—f
Smith W G—l

MOUNT OLIVE

Buettner H A-f Keiser C J-f Reilly L C-f Troeger H J-f Whitehouse Wm-f

# MOUNT PULASKI

Bekemeyer Carl-f Danner G C-f Meister F W-f Meister F W—F
Rupp Bros—f e
Scharer W A—f e
Scroggin T A—f
Vetter John—f 1
Vonderleith & Clark—f

MOUNT VERNON

MOUNT VERNU Aldrich George-f c Baugh J W-f Carter J P-f Crowder J L-f 1 c Fager D B-1 Gilbert G G-f Grant Rufus-f 1 c Green W H-f Hagebush W H-f Holt C F-f Johnson A C-f Hoit C F-f
Johnson A C-f
Legge L E & Son-f
Ore Geo L-f
Pace W T-f
Pace W T-f
Smith Kirby-f
Suddoth Frank-f
Tanner A C-f
Webb & Harris-f
Wells D H-f

MOWEAQUA

Adams A L—f c Ayars M S—f c Ayars Ralph—f c Clapper S S—f c

Colbert W G-f c Comps A J-f c Day H F-f c Gregory J W-f c Snyder K R-f c Snyder V-f c

#### MURPHYSBOR'H

Drummond W G-1 Hayes Ed-f Kane & Martin-f c Kane & Martin-fc Kirchner Geo E-l Kuehle & Sons-fc McGahey A A-l c Overly J L-l Pierson J J-f1 c Ritter Chas L-f1 c Roberts A H-f c Smith A K-f Smith & Hayes-fc Watson Andrew-l

#### NAPERVILLE

Ballou R N-f 1
Kletzing H F-f
Myers B H-f 1
Ory Albert-f
Rassweiler H H-f
Rassweiler Harry-f 1 c
Scott Alvin T-f 1 c Wrightman G A-l

#### NASHVILLE

Carson L H-l Carter J P-f 1 Fiene Fred-f Forman Bros & Jones-Holston B B—flc Hosmer Henry-fc Hutchings A W—lf Stanbrook Wm—f Tharp Amos—f Vernor F M—f

#### NEWTON

NEWTON
Arnold J F-f c
Batman J A-f
Bryan A R-l
Burton Dr E-l
Fithian Chas D-f
Jack J P-f
Johnson E F-f c
Johnson W F-f
Ledbetter G F-l
Matheny John W-f lc
Matheny N C-f
McCauley G W-f
Rittman John T-f l c
Shupp John H-f
Stewart Isaiah-f c

#### NOKOMIS

Griffin Alf—f c
Todd Wm—f c
Weaver A F—f c
Webster W G—f 1 c
Wild & Webster—f c
Williford A J—f c

#### NORMAL

Boling John L-I Chipman J-f Dennis Keady-f 1 c Gardner Wm H-f Miller J B-f Pearson Andrew-f

#### OAKLAND

Bowman W M-f
Buckler Geo-f c
Carten E N-f
McConkey G W-f c
Maddox & Gutridge-f
Menaugh I F-f
Teeter J W-f c
Winkler F C-f c r--i c '-i c

OLNEY

Bail F L-f
Ferriman H C-f c
Gunn John H-f 1c
Horner J D & Co-f c
Housen M A-f c
Housen M A-f c
Howard J C & Yost-f c
Montgomery, Tippet &
Beaird-f c
Rhode Wm-f
Slanker G D-f 1 c
Sterchi Henry-l
Tennyson A-f

Tennyson A-f Von Allman J C-f Wharf E C-l Wharf James E & Sonflc Wharf W W-f

ONARGA Amerman Isaac—f Barnum Charles E—f Barnum Charles E Bostwick Fred—I Brewer C B—f Durham E D—f Egley G B—f Kay J W—f McClaine W H—f Risser L J—f

#### OREGON

Chamberlin C H-f Emerson W J-f Etnyre C D & Co-f 1 c Mix George A-f c Ray E A-f c Sanders J S-f 1 c Silsbee F B-f

#### **OTTAWA**

OTTAWA
Arnold Stephen—f
Colwell Wm—f
Curtis W W & E J—f c
Farrell T B—f
Gibson T C—f
Hanifen Michael—f
Harris J O & Son—f l c
Hatheway Fred—f c
Looker Geo W—l
McEvoy A S—f
McEvoy A S—f
McEvoy Jas—f
Mahoney P J—f l
Maierhofer Chas—f
Monteith—l
Ravens Geo H—f l c
Stout John—f
Trimble—f l c
Vittum W C—f
Warner & Hess—f l c
Willard J W—l

#### PANA

PANA
Baldwin & Baldwin—f c
Ferguson H W—f
Henderson J O—f 1 c
Kirkpatrick H B—l
Lees Ed—f
Millard A L—l c
Pierce Wm & Son—f
Pierpoint J J—f 1 c
Reese J E—l c
Tribbett W M—f 1 c
Warren Wm—f c

#### PARIS

PARIS

Beckett J P & Co-f 1 c

Church Wm H-f
Davis J E-1
Doak J W-f c
Dole, Geo V-f
Dyas R S-f c
Howard G F-f 1 c
Howell H H-f
Jones Ten Brook-f
Levings Willard-f 1 c
Magner J H-1
Moffatt M B-f
Murphy John W-f
Nelson H F-f
Reese Ed-f

Reesse Wm S-f Russell E S-f 1 Sheppard J A-f c Sheriff W B & Co-f c Stephens Joseph-f Swisher H W-f Tanner Al-i c Tanner Everett-c Vance J E-f c Van Dyke Geo A-f

PAXTON Bloomster Emil—f 1 c Bogardus E C—f 1 Chamberlain T W—f Diers H-f 1 Fitzsimmons Miss Anna

-f
Galey J R-f 1 c
Gallagher C C-f
Johnson V E-f
Kemp P A-f
Kerr & Lindley-f
King C L-f
Ludlow S-f c McQuiston & Frederick Morris John—f Schneider & Schneider Sumner Z F-f Wylie O H-f

PAW PAW Guffin Ed-1 McMillen Chas W-f 1 c Wheeler B J & Co-f c

#### PEKIN

Allensworth B C-I Dunkelburg V P-f Edds J A & Co-f 1 c Haines Jas-f 1 c Haines Jas Jr-f 1 c Lucas Geo H-f 1 Maus Fred-f 1 c Reardon Ed-f Reardon Ed—f
Schaefer Fred—f 1 c
Struck Herman—f 1 c
Struck John A—f
Velde Frank A—f 1 c

#### PEORIA

Aimer J B—I
Allensworth B C—I
Becker R W—I
Bills Roswell & Co—f 1 c
Blusch & Co—f
Bontjes John H—f c
Brunings H B—f
Callender & Co—f 1 c
Casey J J—f 1
Cotes F H—I
Cummings & Hatfield—
f 1 c Cummings & Hatfield—
f 1 c
Davis Howard L—f
Edds Jas A & Co—f
Ely E C—1
Feger I N—f
Frey R—f 1
Fritze J P—1
Gable & Son—f 1
Gaudy J W—1
Gibbon Dickelman Furst
& Burke—f 1 c Galdy J W-I
Gibbon Dickelman Furst
& Burke—f 1 c
Gilbert A F—l
Griggs Harvey—l
Grimes J—f
Goodfellow G C—l c
Hansel & Wittick—f 1 c
Hawt J—l
Henry Andrew—l
Jameson Bros—l
Johnston & Marsters—f
Keith Harry W—l
Keith W H—l
Kempshall R W & Co—l
Kimmel & Co—f
Mantz I P & Co—l
McClintick & Smith—l

McLaughlin Thos—l Metzger Wm H—i c Monroe E D—l Muller Theo J—i Pulver Louis—l Pulver Louis—I
Reinhardt Bros—f
Richmond Samuel—I f
Koot Geo L—I
Roswell Bills & Co—f 1 c
Schaub Francis L—f
Shevin F T—f
Smith Philip—f
Spencer F A—I Smith Philip—f
Spencer F A—l
Spurck & Grigsby—f
Thobe John—f
Tobias & Co—f
Trefzger Adolph—f c
Webster B T—l
Wernert Emma C—f

PERU Brewster B D—f c Briel Geo—f 1 Bulfer Chas—f Curtis Hackman—f Denny F J, Jr— Guenther C r—f Haas A—f Helmig Henry & Son-

Hoberg F E-f Hoss Minnie-1 Hoober Aaron-f Hoss & Lockle-Keegan P T-f Koppen Anton—l Leckle Otto—l Ream Henry—f 1 c Struever Rudolph F-

Wagner Wm-f Werling F X-f Werling F X Jr-f

PINCKNEYVILLE Craig J W-f c
Crawford Joe-f
Cunningham Wm T-l
Dreimyer & Kane-f c
Edwards M C-f c
Edwards M C & Sonf c Gruner Phil—f Hamm P J C—f Kane E K—f Kelley A G—f c Mann W C—f Ozburn Allen—l c Taffee J G—f Wallace T L—f Watts Bowen—l Williams R G—f c fс

PITTSFIELD

Allen P C-f 1
Bush W C-f
Burt Mrs E A-f
Crane S L-f 1 c
Dow Aug-f Crane S L - f 1 c
Dow Aug-f
Green W B-f
Hess J D-f
Hesley Bros-f
Hirsheimer I G-f
Hirsheimer L D-f c
King M D-f
Matthews & Morgan-f
Neibur F W-f
Turner F G-f

**PLANO** Bennett I E-f
Clark E T-f 1
Henning E L-f
Hinckley A E-f c
Hurton Seth-1
Jones W K-f 1
Smith J H & Son-f 1 c
Turpin J E-f 1 c

POLO Chapman Geo-f Clinton E M—l
Clopper J G A—f
Hazeltine M J—l
Holmes Daniel J—l
O'Kane A A—f l c
Sanborn A—f
Schryver M E—l f
Schryver M E Jr—l
Wales H—f
Worley M—f
Zick Fred—f

PONTIAC Caldwell J A-f 1 Chaney Geo-f 1 c Dye Miss Estella-Dye Miss Estella—f c
Graves Thos L—l
Graves W C—f
Greenebaum H G—f
Lscey Wm S—f
Le Messurier C J—f l c
Mathis Emery—l c
McCommas Chas—l
McKay A—f l c
Patty C N—f l c
Perry W S—f l c
Reed Jos E—f c
Sims S E—f
Thompson Hugh—f l
Whitson Guy—f l

PRINCETON Clark H A-1 Ferris A H-1 Fish C H-f c Fish C H-f c
Harrington Gee B-l
Henderson T B-f c
Hills Z S-f c
Johnson F A-f c
Keith C N-f 1
Keller Wm-f
Loverin M G & Son-f 1 c
Mescation W H-f f 1 c Mesenkop W H-f Peterson A H-f Powell W W-l Stewart F W-f 1 Streeter T P-l c Swengel A M-f Zeigler O A-f 1 Ziegler P H-f

#### **PROPHETSTOWN**

PROPHETSTOW
Baldwin S G-f c
Daggett H F-f c
Griswold Eliott-f 1
McNeill Wm-f c
Mathis Wm-f c
Paddock H E-f c 1
Sears Fred-f c
Seely A J-f
Warner C J-l f c
Waite H H-f 1 c

QUINCY Bastert J H & Co-t Berger Sim-f Binkert G A-f Bishop F M-f 1 Boller F-1 Cleveland Edwin-f Cleveland Edwin—I Cruttenden J S—f Davidson Gaylord— Dickhut Phil L—I Dines & Orr—f 1 Fuelbier J—f Henderson—I c Henderson—I c
Hofer & Passmore—f I
Hughes S M—I
Janes Geo M—f
Kemp H T—f
King C E—I
Lake H H—I c
Murphy Wm H—f
Parker E J—f I
Pool L A—f
Reichel A D—f
Ricker H F Jos, Jr—i
Smith S M—I
Stewart Geo R & Co—f I ILL.—Quincy, Con. Thompson T E-f Tompkins W B-l Vasen B G-f Wehmeyer A F-l Wells H S-l Wilcox D F-f

#### ROCHELLE

Guest F J-f Hizer A W-f Lake Lucy J-f Lake O M-f Loudon W P-f Lux Wm-f c McConaughty J O-f c McHenry Wilbur-f c Orput E L-f l Pierce Jenny—l Sheadle A B—f Weeks S W—f Winik Fred—f

#### ROCKFORD

ROCKFORD

Allen Harry-i 1
Anderson C H-f 1
Banks A W-l
Brown F L-i
Burpee H S-c
Camlin E A-f c
Camlin John H-c
Colchour F E-f
Diamond & Marshall-f
Early John H-f 1 c
Golden J C-l
Gray D P-f
Hiel V P-l
Hutchins F H & Co-f
Johnson W C-c
Johnson W C-c
Johnson W C-c
Joslin James S-f
Knapp Wm & C H-f
Manlove J G-f 1 c
Marshall Chas A-l
Mather Chas J-1 Mather Chas J—I
O'Connor Ed—I
O'Connor K F—f
Puffer F M—f
Reck Harry—I
Rew Robert & Co—f
Ross R H—f
Sackett H R—f
Scott & Webb—f
Sheldon C M—f
Sheldon C W—f
Sheldon C W—f
Shepherd R A—f
Shoudy & Melville—f
Sovereign F J—I
Shilban D F—I
Whitehead J B—f
Wiley Geo L—f Mather Chas J-I

#### ROCK ISLAND

ROCK ISLAND

Bennett Robt—f 1 c

Bowman E H—f

Briggs M M—1

Buford J M—1 f c

Burns Eugene—f

Chamberlain Robt—f

Cleland J H—f

Cox P F—f

Folsom H D—f 1

Goldsmith & McKee—f c

Guyer E H—f

Hayes & Cleaveland—f 1

c Hellpenstell Carl—f
Hodgson C E—f
Huckstaedt G O—f c
Hull S S—f 1
Kirsch Paul—l
Kreis E B—f
Maucker W C—f 1 c
Medi T J—f
Montgomery Maud—f
Quist G L—f 1
Reidy Bros—f
Rudolph & Reynolds—f
Schill H L—f 1 c

Schillinger Wm-1 Schreiner Harry-Taylor C E-f ! Walker H K-f

# ROGER'S PARK Carlson Jno A-f Cleveland J D-f 1 Dean M B-f Evenden J E-f c Read J J-f Redfield J G-f Touhy S Rogers-f

ROOD HOUSE ROOD HOUSE

Bates Chas T-f 1 c

Bowman & King-f 1

English J H-f 1

Ferguson W J-f

King John B-f 1

Payne C W-f

Pellette John A-f

Roodhouse W C-f 1 c

Riddle W L-1

Starkey J W-f c

Smith W F-f

Strang W B-f 1

Van Doren Carroil-f c

#### RUSHVILLE

RUSHVILLI
Babcock J J-f c
Bagby John S-4
Bottenberg T ECole Harvey W-f
Colt W W-f
Glass David H-i
Griffith Chas B-f
Jarmin L A-f
Little John S-f 1
Mourning D L-f
Rodewald A P-f
Swisher G E-f
Wyand J E-f
Young J H-c

#### SALEM

Farson G W-f Felman H C-f Haynie D D-f Larimer John W-f Lear I D-l Lovejoy B G-l Marshall & Mooney-f Smith S J-f Stonericher I S Stonecipher J S-f

#### SANDOVAL Bellamy J S-f 1 Reinhart Fred F-Ruddick Alex-f 1 -flc

SANDWICH Blu John W—f c
Dennis Al—f c
Faxoa C G—f c
Johnston Robt T—f l c Johnston Robt 1-1 c Kern J D-f 1 c Schneider Chas A-f c Sedgwick C F-f Sedgwick S P-f Sedgwick W W-f Stinson C L-f 1 c

# SAVANNA Cottral W E-f Greenleaf F S-f Nickels J J-f Robinson J A-f Smith D C-f Stedman Frank J-f Stransky Frank-f

SAYBROOK Jardes John E T-f McMurray M C-f Means & Schureman-Nelson Geo M—f c

SHABBONA

Heeg W F-f Husk Wm-f 1 c Jackson W & Co-f 1 e Lovering Geo-f Whitford G N-c Young H W-f 1 c

#### SHANNON

Babb A S-f Burt Ed-f Cheeseman & Payne—f Healy C M—f c Roche John—f Yordy Amos—f

#### SHAWNEETOWN

Daily Tom-f
Froehlich D E-f c
Hanlon Geo-f 1 c
Howell Will A-f
McKernon W R-f
McMurchy V-f
Millspaugh J W-f 1
Parsons G B-c
Wisehent March-f 1 Wiseheart Marsh-f 1 c

#### SHELBYVILLE Amlin & Scarborough-

Amlin & Scarborough—
flc
Barbee M—I
Bennet & Allen—f
Carr S B—f c
Chester Mrs Kate—I
Craig Wm H—fl c
Dove T F—f
Eiller Bros—fl
Eiller Bros—fl
Eillis J L B—fl
Embry Miss Julis—f
Ford John J—c
Herron & Ulmer—fl c
Hook J W—c
Keller & Miner—fl
Milligan David A—I
Miller & Coplin—fl c
Oliver Wm, Jr—fl c
South C F—c
Steward C W—f
Storm Isaac S—f c
Tallman Bros—f c
Taylor Chas—fl c
Weakly J T—f c flc

#### SPARTA

SPARTA
Barker D P-f c
Dickey James H-f
Eiker W D M-f c
Frazier Wm H-f c
Garrett W H-1
McIlwain J A-f c
Mullwain J A-f c
Mullwain J C-f l c
Stephenson T B-f c
Temple R A-1
Tweed J W-f c
Wilson Chas J-l

#### SPRINGFIELD

SPRINGFIELD

Baker F C— { 1

Bellersheim Bros— | f c

Benjamin S— { 1 c

Brainerd Ben H— { 6

Brady & Cormer— { 1 c

Brinkerhoff D C— { 1

Brinkerhoff Bros— { 6

Caddwalader J C— { 1

Cantral Jas H— { 1

Cantral Jas H— { 1

Cennelly & Co— { 6

Dooling Frank E— { 1 c

Frayart Eugene— { 6

Freund J W— { 6

Grant D & F L— { 1 c

Groves Ed L— { 1 c

Herman & Co— { 6

Hickox C V— { 6

Hatch O M— { 1

Jefferson J W— | c

Jones M A-f c
Jones & Poorman-f c
Kessberger & Co-f 1 e
Kimber W F-f 1 c
King John W-I
Knickerbocker J W-f
Knudson Benj-f c
Lanphier J C-f 1 c
Lax P M-f c
Melton & Snape-f c
Mills Chas F-f c
Mills Chas F-f c
Mischler Henry E-f c
O'Crowley D O-f
O'Keefe J D-f
Peterson A-f
Reese J H-1 c
Ridgeway & Thompson-l
Riley E C-I
Ritter Jacob-f c
Rollins A N-l c
Ruckel Walter-f c
Schermerhorn Chas-l
Scott & Humphrey-f c Schermerhorn Chas-!
Scott & Humphrey-i | c
Shepherd J T-i
Sherwood E S-i c
Stacy A K-!
Troxell W S & Co-i c
Turner E H-i
Walker E S-i !
Walker & Walker-!
White T A K-i | c
Wilson E A-i | c
Wilson E A-i | c
Williams D T-!
Wright B F-i c

#### SPRING VALLEY

Barton M-f c Blachley L S-Buchan R D-Buchan R D-f Greenwood A R-f Hawthorne Wm-f Hollerick C N-f c Jagodzinski I J-f Murphy J L-f Sweeney J J-f 1 c Thomas John R-f

#### STAUNTON

Blair T-f Fisher H A-f | c

#### ST. CHARLES

Adams S L-f c
Blanchard C L-f c
Elliott U S-l
Elliott & Son J F-f l c Elliott & Son J F-Glos H A-f Hempstead H G-f Hult S S-f Hunt Brothers-f Olson Chas-f c Rockwell F-f Rockwell H T-f 1 Wheeler C M-f 1

#### STERLING

STERLING
Decker J—f
Ebersole E M—f 1c
Galt Wm T & Co—f 1c
Greenough Geo L
Hessling J F—f
Jenkins E K—f f
Kilgour W S—f
Mee John—f 1
Miller D L—f
Oltman L—f
Palmer W P—f
Street H S—f
Ward John A—f
Wetzel John—f 1c

#### STREATOR

Ackermann & Co-l
Baker & Williams-i c
Bawden T C-l
Benny Edw-f
Casey N-f c
Chubbuck O-f
Dicus M H-f
Holland W A-f i
Keating B T-f i c

Kopf Jos-f
McCloskey F-l
McDonald J-l
McDonough T H-l
Maher Ed-l
Myers Ed C-f
Nater L-l
Pirkey M C-f
Porter C M-f
Pratcke A J-f
Rockenfeller & Horack
-f Ryan H N & Son-f.c Weaver C-1

#### **SULLIVAN**

Baker J H-f c Cochran Art—f Cole C D—f Edwards C S—i Good Jas H— Grider John T— Good Jas H—
Grider John T—f c
Jennings John E—f
McPheeters Frank—f
Mattox M A—f c
Meeker Ray D—f c
Miller E J—f c
Monroe C H—f c
Sentel Geo A—f c
Shuman Irving—f Thompson Frank-f c

#### SYCAMORE

Boynton E-f
Buell Charles-f
Conrad C M-f c
Fleetwood Henry-Harrington J E-1 Hollembeck F-1 l c Hollembeck Bros-f nollembeck Bros-James Geo-f Knights Henry-f Meeker C G-f Pond C C-f Sivwright Chas-f Snow B J-f Warren Geo O-f −f c

#### TAYLORVILLE

Anderson F W—f
Angus R A—f c
Barnes A G—f
Dexheimer Wm R—f
Hoover W D—f
Johnson H W—f c
Kinney A T—1
Kinney Bros—f l c
Merry J A —f
Sharp J R & Sons—f c
Shumway J N C—f l c

#### TOLUCA

Gibbs A S-f Porterfield J E-f Tracy J W-f Wood D M-f

#### TUSCOLA

Cantrall J R-f 1 c
Conover Bros-f
Cox Wm S-f 1 c
Fife Rebt E-f
Fuller J M-c
Hamilton J W-f
Johnson Wm R-f c
McKee A A-f 1 c
Sloan O t-f 1 c

UPPER ALTON Johnson Enos-f l Leverett John-f l

#### URBANA

Boggs S F-f
Coffin & Freeman-f 1 c
Ely Rev-f
Hubbard G W-f
Johnson V D-f
Lindsey Ed-f
'indaey Geo W-f Lindsey Geo \
Love S W-f
McClain L AOldham J GPark M S-t Fark M S—t
Rock & Howser—t
Russel Emma—t
Schwartz B F—f
Webber Geo—f
Yearsley Emmet A—f

#### VANDALIA

Bolin J P—I
Burrus Richard—f
Burtschi Jos C—f 1 c
Brown Geo W—f
Collins J D—f 1 c
Dieckman G A A—f
Dings C L—f
Gochenour H J—f
Guinn F M—f
Smith C G—f
Turner G T—c

#### VENICE

Dillman F K-f Fechte J L-f Mitchell R S-f 1 e Robinson & Kimbrough Weyh Wm-f

#### VIRDEN

Cowen H H-f kay T A-f 1 c Shriver J H-f 1 c Simons H C-f 1 c

#### VIRGINIA

Gridley J N-t
Kors H F-f 1 c
Robertson J T-l f c
Russell J D-f
Taylor B C-f 1 c
Wilson Kate-f
Yaple & Petefish-f 1 c

#### WARREN

Backus J G-f Brink A L-f Cullin R C-f 1 Fay T & Wilcox-f Glasgow W-f Tear H C-f 1

#### WARSAW

Bellersheim M G & Cof c Bellersheim P H-f Hunt M T-f

Kruskopf F-f Raich Mrs Louisa A-f

WASHINGTON

Busy Paul—f
Garber E Jr—f
Heiple Frank S
Miller I W—f
Nesmith C E—f
Rich A R—f
Snyder Josiah—f
Zinser Roy—f -1 l c

WATERLOO Coerver Kilian—f
Hambuechen F W—f
Kaemper W L—f 1 c
Kaemper & Pinkel—f c
Morrison C—l
Murphy H—f
Phillips A—f 1
Pinkel A H—f 1 c

#### WATSEKA

Barber Chas E-f
Braden Clark-f c
Brennan T B-f c
Gray O L-f
Harroun A D-f c
Harrington Geo C-f c
Hogle W H-f 1 c
Iroquois Co Title & Trust Co—f
Kelley Frank—f
Morgan Jessie—f
Morgan & Bond—f
Parker H C—f 1 c −f c

WAUKEGAN

WAUKEGAN
Erskine Fred S—f 1 c
Farmer G S—f
Hanna & Talcott—f
Heydecker C—f
Heydecker E J—f
Jones C J—f
Judge John T—f
Kennedy S H—f
Murrey Jas—f
Parmlee B—f
Persons Perry L—f
Smith C E—f
Smith G E—f
Webb David T—f
Weisse Wm—f

#### WENONA

WENONA
Anthony T G-f
Gallagher M A-f
Gregg D H-f
Hodge G O-f c
Lauf Wm-f
Moulton & Son N T-f
Taggart H M-f

WEST CHICAGO WEST CHICAGO
Bradley C H—f
Campbell A—f
Creager J H—f
Jones B T—f
Neltnor Kirk K—f 1 c
Norris C E—f

WHEATON Fisher K A-f Gary Wm L-f

King W W-f Lewis E J-f Nall D-f Rathje S L-f Stevens W W-Vallette U F-f Warner W J-l

#### WHITEHALL

Greer J F-4
Halbert W L-4
Johnston Miss Georgia-4
Pearce E J-f c
Tunison H O-4
Winn W L-4 c Winn W L-f c Worcester R S-f c

#### WILMETTE

Fatch E P—c Gathercoal Frank—f Knox Tom—l Long J H—f McCormick John—f

#### WILMINGTON

Clark Thomas—f Hadsall A S—f c Ohlhues Peter—f Reeley Felix—f Stewart J B—f Willard Corwine—f

#### WINCHESTER

Dyer Jno H—f
Hainsfurther D—f
Kellem J W—f 1
Mayes J B—f
Miller Henry—f
Smith D T—f 1 c
Smith Ed D—f
Trickey H D—f 1 c و کافرون سرمون سرمیس

#### WINNEBAGO

Lewis E C-f c Tritte C F-f c

#### WOODSTOCK

Arnold Emil—f 1 c Cowlin & Hibbard-Dacy Chas F—f c Field A F—f c Hendricks John—f nengrices John—f
Hoy Fremont—f 1 c
Northrop Chas—f c
Quinlan D F—f c
Quinlan & Murphy—f o
Richards & Jewett—f c
Silliman Frank—f 1 c
Waite E H—f 1 c
Young L J—f 1 c

#### WYOMING

Cox Harry C—f c Colgan W H—f 1 Hammond A G—f Hammond H A—f 1 o King A W—f King J E—f Teeter E S—f Thomas Frank-Winn Marsh-f

#### INDIANA

ALBANY
Ferguson E-f
Mercer W S-l
Olwin D T & Son-f
Perkins E L-f
Stafford & Hodgson-f

ALBION
Clapp W F-f c
Lash J J-f 1 c
Schaff D A-f e
Story T A-f 1 c
Trump Wm-f c
Voris W N-f 1 c

ALEXANDRIA
Dalrymple S C—f c
Day Vernon C & Co—f c
Hall W I—f l c
Huhes W S—f c
Lukens H & Sons—f c
Miller Walter L—l
Pentecost L D—l
Scott James C
Sluth Thomas V—f l c
Ulmer Arthur—l
Williams J M—f

ANDERSON
Beach S J—c
Chapin F A—l
Cheney & Langell—f l c
Croan Wm—l
Durbin D H—f c
Groom W A—l
Heritage & Boland—f
Jackson-Burr Co—f l c
Kendall J F—l
Knapp & Rutherford—f
Mahoney J J—l
Netterville J J—f c
Overman Bros—f

ANDREWS
Cole F M—f c
Halles W L—f 1 c
Key James N—f

ANGOLA
Carlin C C-f
Freeman Clarence-f
Gates L-f
Heckenlively & Bodley-

f c
Kemery I H-f
Kinney John J-f
Lazenby C D-f
Macartney F-f
Morse Sarah-f l
Moss S A & Sons-f
Nichols J W-f
Wambaugh U L-f
Wood C C-f
Work Byron-f
Yotter C A-f

ATTICA
Ahrens Kemper—f 1 c
Blout M—f c
Canter J M—f
Green A P—f
Hickman Charles—f
Martin L G—f
Mullinux Wm—l
Reed Will B—f
Stearns Claud—f
Williams & Hamilton—f

#### **AUBURN**

Baxter M—f
Brown & West—f
Casebeer E L—l
Culbertson H R—f
Pomeroy James—f
Rainier Jos—f
Schneadel Geo T—l
Seiler Frank P—l

Smith Chas E—f Sprott T H—f c Weaver H D—l f c Wilson John N—f l c

AURORA
Cobb F D—f c
Conwell John A—f
Dennerline J L—f
Holman & Johnston—c
Kassebaum J L—f
Schuler Jacob—f
Severin C J & E—f
Stedman S—f
Stedman S—f
Stockman B H—l
Wood Geo W—f l
Wymond J E—f

BATESVILLE
Beck Geo-f
Beck & Johanning-f
Canfield & Schwies-f I c
Greenman & Moore-f
Johanning Geo-f
Johnson Chas-f
Lehmkuehler John-f
Stowe H E-f
Timmerman & Hillenbrand-f
Timmerman & Co-f
Walker J H-f
Weilker John H-f
Woerdemann A F-l

BEDFORD
Crook & Bros—f c
Donica & Dye—f
Dornan S S—f 1 c
Holcomb W S—f 1 c
Marley B B—f
Martin H D—f
O'Brien Mike—f 1
Parker D W—f
Richey W S—f 1
Walls H H—f c

BLOOMFIELD
Combs Chas E—f 1 c
Cravens John A—f
Gilliland J C—f
Herold Otto—f 1 c
Housem Jos—f
Letsinger H W—f
Pringle T T—f

BLOOMINGTON
Axtel Harry—i c
Citizens Loan & Trust
Co—f l
Dunn & Hottle—f
East William H—f
Fields Jess—l
Lee H A—f
Lowden & Lowden—f
Malotte, Thornton &
Orchard—f l c
Miller & Son—i
Rhoer & Son—i
Rice W A—f c
Sare Thomas J—f l
Springer & Northcott—f c
Stultz P P—i
Woodward John F—f
Woodward Roy—f
Woorrell C R—f c

BLUFFTON
Amram G H—1
Anderson S D—1
Clark Homer—f c
Clark & Beil Agency Co
—f 1
Deam H H—f c
Dougherty C B—f c
Gilliland T F—1
Greek W W—f c
Greek Agency Co—f c

Hitchcock S E-f c
Lambright-f
Lee Martz-c
Markley G F-f c
Monigomery C-l
Pastal J S-l
Rinehart J K-f

BOONVILLE
Cranshaw E J-f
Hammond J B-f
Hammond & Tillman-flc
Hargrave E C-f c
Hudspeth J M-f l
Link Jesse-f c
Lutz Philip-f
Moore R D O-flc
Schurmeier John-f
Weyerbacher J P

BOSWELL Foster Chas L-f 1 Lamb Thos S-f 1 c McAdam A B-f 1 c

BOURBON Kern A L-4 Matchett J H-f c Thomas J D-f c Tyrrell H H & Son-f c

BRAZIL

Brazil Trust Co-f c
Crouch R H-l
Decker M E-f c
Finley, Miller & Finley
-f 1
Houk Oscar-f c 1
Morton Lindsey-l
Pruner L B-f
Shattuck Scott-f
Turner, Seiders & Kidd
-f c
Wynkoop O D-l
Yocum Bert-l
-f 1 c
Zimmerman W P-f c 1

BREMEN
Hayes S J-f
Kitch Ed S-f
Seiler & Heckman-f

BROOKVILLE
Geis F-f
Geis Wm-l
Hubbard & Mullin-f c
Hutchinson C B-f c
Lacy Willard-l
McCarty I N-f
Masters Will H-l
O'Byrne G F-f
Rockefeller A H-f
Rockafeller A J-f
Senour W H-l
Showalter E W-f 1

BROWNSTOWN
Brooke O S-f 1
Dailey W H-f c
Kent J R-f 1 c
McOsker Jerry-f 1 c

BUTLER
Boyle Jeff N-4
Campbell J A-4
Campbell R C-4
Campbell M F-4
Foodick & Knisely-4
Webster & Wartenbee-4

CALUMET
Calumet Agency Co-f
Thayer A M & Co-f

CAMBRIDGE CITY
Benson H A—l
Callaway Geo—f
Callaway O L—f
Doney W H—f l c
Markle W T—f l c

CANNELTON
Alvey Chas—I
Casper M D—f
Delahunt T J—f
Hargis James A—f
Livers Jos—I
McMillan Jas W—I
Schlemmer P—I
Seine John—I
Stewart & Minor—f
Waldschmidt Wm—f I

CHARLESTOWN
Dodd H C-f
Ferrier W S-l
Long J M-f
Morrow J W-f
Teeple J N-l

CLINTON CITY Bonner W H-f 1 c Robb J W-f Wiltermood J A-f c

COLUMBIA CITY
Clugston P H-f
Daniel L L-l
De Vault C L-f l
Gates B E-f
Heller F J-f
Hollis Elizabeth-f c
Howard R J-l
Johnston A M-l
Johnston B-l
Kissinger W H-f l
McLallen Bros-f l c
Menaugh Frank-f
Paulus S P-l
Rhodes G W-l
Whicker C E-f l
Whiteleather & Galliva
-f l

COLUMBUS
Caldwell & Drake-i c
Davis W T-f
Harger F D-f 1
Hickey John M-f
Hunter J D-f
Jewell M V-f
Judd Dan-f
Kinney & Kinney-i c
Laughlin J C-f
Laughlin J C-f
Mahoney John-i
Mart Jewell-i
Reap K D-1
Reynolds Irwin-i l
Rynerson John-i c
Scudder Omer-f
Southerland D A-l
Stobo D & J-i c
Stout C E-l
Turner O P-f
Weaver R W-l
William E L-i c

CONNERSVILLE
Andre D W-f
Barrows A E & Co-fc
Broaddus L L-f
Clifford & Mathewson-f
f c
Fleming & Son-f
Frost H L-f

COVINGTON

Bodine T-f Harlow N G-f I c Heath E W-f c Jones O S—f
Layton W W—f 1 c
Little L P—f 1
Miles R W—1
Miles & Miles—f
Schwin John B—f
Stilwell W F—f c
Yount H C—f c

CRAWFORDSVILLE Branden H S—f
Brewer E & & Co—f
Clements & Evans—f
Crawfordsville Trust Co Crawfordsville Trust Co

-f

Crawfordsville Trust Co

-f

Fullenwider C E—f c

Griffith W D—f c

Grimes Jos P—l

Harris Chas L—f

Hauser Geo H—l

Jarvis & Dwiggins—f

Jennison A C—f c

Jordan F A—l

Krout R K—f c

Lee Stephen E & Co—f c

Morgan W W—l

Morgan & Lee—f l c

Oneal E H—l

Peyton C W—l

Ross Charles—f c

Schultz & Hulet—f c

Stafford O W—l

Sutton & Enoch—f

Thomas C L—f

Townsley Andrew—f

Travis & Brown—f

Vancleave C N—l

Voris E C—f

Voris & Stilwell—f l c

Wallace Wm K—f c

White W M—f l

#### **CROWN POINT**

Allman Bros-f Allman Bros—f Arnstein S—f Fancher Reuben—f Gerlach A J—l Griesel John—f Kramer M J—f Sasse & Dinwiddie—f Scheddell E F—f Seberger F—f Vanwinkle S P—f Wheeler H H—c

DANVILLE

DANVILLE
Alley & Isenhower—f c
Barnett L A—f
Cope Townsend—f
Danville Trust Co—f
Downard J A—f l c
Easley Geo E—f
Gulley O E—f
Harvey Harry C—l
Hollowell Chas—f l
Kain John O—f
Pattison Geo J—f
Sherman Christie—f
Trotter John W—f
Van Note Jno R—f c Van Note Jno R-i c

#### DECATUR

DECATUR

Adams E B-f
Colter C H-l
De Long J W-f
Gallogly & Haefling-f
Graham L A-f
Harruff H-f
Helem C L-f
Hooper Paul G-f
Kinney P K-f
Meyers W J-f
Niblick W H-f
Peterson J S-f l c
Scott D E-f
Sower W A-f
Stultz J D-l
Sutton Jesse-f

DELPHI Bradshaw W—f
Bradshaw W Jr—f 1 c
Cartright J H—f
Fife S G—f 1 c
Higginbottom R L—f

Higginsotion R L-1 Hodge Edward-1 Obear Jas-f Payne S O-l Ramey J M-f Watsinger D V B-l Weidner Jas W-f 1 c Wolener A W-f 1

**EDINBURGH** 

Allison H C—f
Duckworth Mathew—f c
Loughery A J—f 1 c
Maley & Sconce—f c
Mayfield J W—f c
Roth Clarence—f 1 Thompson Isaac—f

ELKHART

ELKHART

Arnold & Hughes—f
Barney Geo T—f!
Bertch Simon—f
Best D M & Hall—f
Carpenter & Zook—f
Conley Elmer—f
Conley O M—f
Corbett & Raymer—f
Dalton Wm D—f
Dodge H C—f
Dodge & Dodge—f
Fieldhouse John W—f
Frank Charles E—f
Harman & Zigler—f
Hile & Baker—f
Oberholtzer J—f
Raymer Clyde—f
Seiler Cyrus—f
Simpson L M—f e
Skinner E A—f
State James H—f
Stephens H E—f
Turner Perry L—f
Weaver Delos N—f c
Work Aaron—f

#### **ELWOOD**

Behymer Frank—c
De Hority Frank—f
Elliott J R—l
Fondersmith W H—f 1 c
Green D L—f
Griffin & Broadbent—f c
Haynes & Sortwell—f 1 c
Hiatt O C—f
Lames Francis—f ames Francis James Francis—f McCabe Geo F—f McRoberts Geo—f c Nuzum J N—f Roop I N—f l Roop O P—f c Zerface W G—f 1

**EVANSVILLE** 

Alder H J-1
Bennett, Hutchinson & Co-f l c
Brennan R A-f l CO-1 1 C
Brennan R A-f 1
Cook S W-d Co-f
Cook S W-d Co-f
Cooper & McDonald-f
Dannettell J H-l
Decker & Ferguson-f 1 c
DeKress Paul-l
Eaves Chas D & Co-f
Ewing F M-f
Ferguson Will O-l
Gowen Luther-l
Greene & Greene-f 1 c
Hutchinson Alex-l
Nora Vincent Schoellkopf-f 1 c
Ohio Valley Trust Co-f
Peters J L-f
Pittman J O-l
Rose C F & Co-f 1

Rose Henry-1 c
Sonntag M S-f
Stocks, H G-f 1
Vickery Odell Co-f
Weil A M & Bro Coflc

#### FAIRMOUNT

Blew N G—1
Briles & Briles—f 1 c
Haisley S E—f
Kerst J W—1
Life J F—f c
Long A R—f
Nelson M H—1
Scott O R—f 1 c
Small C R—1
Walters William—1

FORT WAYNE

FORT WAYNE

Ault D F-1 c
Baner & Son-f 1 c
Beahler J H-f
Blitz M J-f c
Boerger G W-f 1
Coshman J W-1
Cooper W P-1
Cook Walter-1
Curdes L F-f
Douglass W V-f
Fairbank Clark-1
Fisher D C-f 1 c
Fitch C B-1 f c
Fitch M W & Sons-f 1 c
Fueller E-f
Gesaman E R-1
Graham J E-f 1 c
Harding D L-f 1 c
Hunt H B-1
Jones W A-1
Kuhne & Co-f
Lennart & Gotleib-f 1 c
Leedy Wm M-f
L Lumbard S C & Co-f
1 c
Markey A I-f 1 c Markey A J-f 1 c
McCracken J K-f 1 c
Motz Geo & Son-f 1 c
Neireiter & Gumpper-Neireiter & Gumpper—
f 1 c
Orr Chas—1
Peoples Trust Co—f
Rochell Val—f
Sauer Carl—1
Scherer Henry P—f
Schrader & Wilson—f 1 c
Schuhler F X—f 1 e
Siedle Otto—f
Wilding A E—f
Wilson Clinton—f

FOWLER Dague M C-i Dinwiddie Lee-Gray Geo H-i Hall E G-f Hall E G-f
McKnight Chas B-f
Parker P B-l
Perkins Jos-f
Semple H C-l
Snyder Chas M-f c
Stickler J R-l
Swan R A-l

FRANKFORT

Barns Geo-c Barricklow C A-f Bennett Glen-l Black Isaac-f Brumbaugh E O-Collins James—f Combs J A—f Cromwell C F—f 1 c Graves Charles—I Hedgcock J A—f c Huffman Robt—I l c Kern A M—f Lung N W—f c Morris W A—f Morris W A-f Morrison J C-1 Moss George-1 Pence D P-f 1

Sherridan E E-f Stong Sam-l Taylor Frank-Thompson A J-f c Walsh & Davis-f

FRANKLIN

BARNALIN
Adams & Clemmer—f
Barker E F—c
Barrow Spingeon—f
Clore W R—f
Covert O A—f
Forsythe J E—f
Harris S—1
Kirk Pox—1 Harris S—I Kirk Roy—I Newton W P—I Sellers Martain—f Unversaw Walter—f Warner John C—f 1 c Wilson S A—f c

**GARRETT** 

Beehler D C-f
Brinkerhoff J D-f
Coffinberry W H-f 1 e
Franks Wm-f
Fredericks W J-f
Sharpless W W-f
Stochr J J
Thomas H W-f

GAS CITY

Feltes & Jay-f Hoagwood & f c Morgan-Linn J F-f Ward & Co-f

GOODLAND

Babcock A D-f l c
Babcock M A-f
Burgess H-f
Fields Lewis-c
Gilman F D-f
McCurry A T-f
Oswald J W-f l c
Wellington C D-l c

GOSHEN

Bechtel & Bechtel-f c
Berkey & Ziegler-f l
Brooks Leonard J-f
Charnley Wm-f
Dausman E A-f
Deahl Anthony-f Dean Anthony—f Freeland James—f Galentine & Sims—f 1 c Harper Geo—f Howerstein Fred—f Immel, Hess & Foulks— Immel, Hess & Foulks—
f 1 c
Jay Oscar—f
Kauffman & Davis—f
Kauffman Daniel T—l
Mehl A C—f
Miller, Drake & Hubbell Mummert E E-Noble Louis H-Noble Louis H-Prickett N-f Rhodes M J-l Schafer B G-f Smiley Frank-l Shyrer C M-l Troyer D J-f Watts Orrin-f Whinow I Buss

GREENCASTLE

Whippy L Burr-f

GREENCASTLE
Blake G E—I f c
Brockway & Lucas—f l c
Fee James F—f
Grooms T C—f
Hughs David—f
Keller John—f
McCoy John G—f
Nelson J B—f
Richardson & Hurst flc Talbott Mrs Jessie—f

Ind.—Con.

GREENFIELD Barr & Smith—f c Bottsford W B—f Carr & Carr—f c Carr & Carr-f c
Corcoran John-f 1 c
Hufford J M-1
Hughes Wm A-f c
Orr A S-f 1 c
Reed James F-f
Sample C G-f
Smith J L-f c
Stoner E E-f
Thomas W J-f c
Thompson W H-f c
Walker J R-f

GREENSBURGH

GREENSBURGH
Bonner James F—f
Donles E E—f
Donnell Clarence—f 1 c
Donnell Seth—l
Emmert Harry—f
Hamilton R P—f
Hirschfeld A E—f
Howard A L—f 1 c
Love C C—f c
Murphy A—l
Roland Elmer E—l
Toingle C A—l
Zoller Chas Jr—f 1 c

HAGERSTOWN Daugherty Alonzo-l Keith Eli-l c Teeter Bros-f Wimmer Wm R-f

#### HAMMOND

Atkinson D C-f Bayne E-l Brandenberg Bros—f Blacknum J S—f c Bradford & Stout—f Ebert Adam R—f Frederich Chas H-1 Gagnon P J-1 Hammond W H-f c riammond W H—f c
Hink L—f
Irish J F—f c
Kasper J H—f
Lake Co Sav & Trust
Co—f c Co-f c Lipinski P B-f Lyons F W-f Lyons P J-1 Mashino Wm-f Miller W K-1 Schaaf Richard-f Schweitzer W-1 Whinnery W J-f

HARTFORD CITY Bonham & Traut—f c Clark F M—l Garvey Henry P—f Hollingshead D H—f Jay S N—f Lance J L—l Lance J L—I
Larmoyeux & Lowe—flc
Lupton A G—l
Lyle Arthur S—f
McGeath M H—flc
Maser R L—f
Rhoades & Spence—flc Rife & Hinner-f c

HUNTINGBURG Reutepohler & Schwartz —fl`c

HUNTINGDON

Alexander J T—f Allen E E—f i c Altman J C—f c Blickenstaff E A—l Bridge H & Son—f Cain C B—l Drummond E Q—1 Ewing T A—l Ewing T A-1 Hamer W D-f

Hatfield J M—f
Jones W A—f
Keefer E F—l
Kelsey E E—f
Kinley O P—l
McClung R D—l
Mitchell Robert—f l c
Moffett Will—f
Moore M W—f l c
Price & Rosebroug Rosebroughf l c Ryan Leslie-1 Schwartz Wm-f 1 Whitelock W T-f

**INDIANAPOLIS** 

Alexander & Co—f Annuity & Savings Fund Annuity & Savings Functory

Co-f
Arrick Clifford—c
Barnitt James L—f
Barton W E & Co—l c
Batt H M—c
Bond Pleasant—l
Bruce Geo Q—f
Buchanan J A—l
Calvelage L B
Canfield W P—f
Carter A B—f
Carter & Co
Catterson Robt—f
Central Trust Co
Claypool & Co—f
Cobb Geo M & Co—f
Cobb Geo M & Co—f
Cole B W—f
Coulter D A—f
Craig & Brown—f C

Coulter D A—f
Craig & Brown—f c
Craig & Brown—f c
Cross Chas M & Co
Cruse Jas S—f
Dark E H & Co—f
Dark W W—f
Davenport F B—l
Day T C & Co
Deming T—l
Denny & Denny—f
Doney C P—f
Douglas F W—l
Dyer & Rassmann—f
Edwards D W—l
Fieber & Reilly—f
Fiebleman B L—c Fieber & Reilly-f
Fiebleman B L-c
Fianedy P J-f
Floener Daniel F-c
Folsom E S-l
Foster Edw-l
Frankel Jacob-l
Franklin & Son
Gasper J L-l
Gill & Greenen-f

Gill & Greenen-f
Greene C P-1
Greenwood W J-1
Gregory & Appel-f
Greyer W A-f
Habbe John F-1
Hall & Hill-f
Harden T N-1
Harden W E-1
Harlan Isaac N-f
Havelick P A & Co-f 1
Head N T-1
Hibberd Wm F-1
Hilgenberg Chas-f Hibberd Wm F-1
Hilgenberg Chas-f
Holland C A-c
Horne Wm L Jr-1
Howard S A-f
Hubbard & Anderson-f
Hughes R D-1
Indiana Trust Co-f e
Jenkins C W-1
Johnson H A & Son-f
Jones Isaac M-1
Judson F R-f
Keene F W-1
Kempshall R W & Co-

Kempshall R W & Co-

Kennedy A K-Killen E L—1 Kiser M O—f Koeckert F W Korhne W C-Kothe H—f Lambert John S-1 Lee F T & Co-f
Lewis W J-l
Losh J W-f
Lovett Jno-f
MacIntire C T-l
Maine W P-f
Mannon W P-f
Mannon Trust Co-f
Martin H B-f
Martindale E B-l
Martindale Lynn-l
Mather D-f
Mayfield G E
McConnel & Son-f
McConnel & Son-f
McCullough J G-f
McDowell C H-l
McGilli G B-l
McGill G B-l
McGill G B-l
McGill G B-l

The-f McGroarty C-f
McWhirter F T-f
Merritt Robt & Co-l
Merritt Thos-l
Mers Fred-f

Merz Fred-f
Metzger Agency-f
Meyer C G F
Meyer A J & Co-f
Meyer & Kiser-f
Mick W E-f
Miller L G-f
Mitchell F M-f
Montgomery & Gilpatrick—l Morley J-

Morley J.—! Morrison Sam L.—f
Morse A M.—f
Moses J F.—f
Moses J F.—f
Newcomb H C.—l c
Newlin C E.—l
Oakes C W.—f
Oaks Warren D.—f
Ohr J H & Co
Overman Harry—c
Pangborn Geo W.—f c
Patten W T.—f
Peck B B.—i
Perry E E.—f
Peten Dill.—!
Pfisterer P.—f
Pierson E W.—f
Plummer H.—f

Pierson E W—f
Plummer H—f
Pollard Wm M
Prather & Bangs—c
Price J J—l
Price Wm H—c
Ralston B I—f
Redman W M—l
Redwine & Brewster—l

Rehm &

an Deinse

INSURANCE Rhodes Wm A-f

Rice L—f Richardson Benj A—f Richardson & Kothe Co

Ritchie E G-I
Ritchie I N-f
Robbins Bros-f
Rowe C F-c
Russell G W-f
Sawyer Frank K-f c
Sayles C F-f
Schmidt L-f
Schmidt L-f
Schmidt M-c
Schurman Chas-f
Schnek Samuel-f
Seguin E S R-f
Seidensticker & Root-f
Selvage Jos W-f

Sheidler David B-1 Sheilder David B—I Shellhouse F—I Shingler Robert & Co—I Shirley J A—I Shockney Jno N—I Simmers J—I Smith R F—I Spann John S—I Spann & Co Stilks & Miller—I Summers Lesse Stilts & Miller—f
Summers Jesse
Summers & Henley—f
Swain D F—l
Swain D F—l
Todd Newton—f
Tousey W E
Thornburg J B—f
Thompson Albert—l
Tuttle H C—f l c
Tuttle H C—f l c
Tuttle H C & Bro—f
Union Trust Co—f
Valdanaire J J—f
Van Arsdel W C—l
Veitch R T—f Co

# A. J. VAN DEINSE

Insurance

LEACKE BUILDING

Voss J G-4
Wales Miss C P-6
Weise & Co
Weise & Co-6
Weise G & Co-6
Welch J R-6
Whitcomb T C & Co-6
Williams A L-c
Williams & Co
Williams & Co
Williams & Flickinger-1
Wocher John & Bro-6
Wolf Gco-6
C Wood B T-6
Wright H B-6
Zener & Co-6
Ziegner Ross C-6
C

**JASPER** 

Betz Frank L-flc Betz Frank L-f1c
Doane Arch—1
Dougherty T K-f1
Cramelspacher Gus—f c
Schneider F L-1
Troxler & Kuntz—1
Wilson Geo R-1
Wilson W A-f1c

**TEFFERSONVILLE** 

Armstrong & Frank-f Beard J H-f Frazer Eugene-f Pfan A C-f Poindexter & Driscoll-f Preceder Herman-(1c Rader Thos B-f 1c Willey Frank R-f

KENDALLVILLE

Bluhm Fred L-f l Bluhm Fred L—f 1
Boyer A M—f
Brillaart D—f
Conlonge J S—f
Dragoo A—f
Graves Thos—f
Hall & Jones—f 1
Kinmel C W—f 1 c
Lash E P—f
Richey J R—l
Whitford Fred E—f c
Wilson D C—f c

KENTLAND

Castle W E-f 1 c Comparet & Higgins-i

Cummings & Darroch—f Cunningham T B—f c Jones E B—f 1 c McCray W K—l Sammons H I—f Skinner Jira—f c

#### KNIGHTSTOWN

KNIGHTSTOWN
Carroll & Barker—f
Garrison W S—f c
Gray T W—f l c
Johnson L M—f l
Morgan & Wagoner—f
Newby & Vestal—f l c
Swain C R—f c
Wilkinson T B—f
Wright Charles—f
Zion W R—l

#### KNOX

Bozarth Mark L-f Butcher Geo E-1 Courtright & Jack-f Fletcher J C-f Courtright & Jack—
Fletcher J C—
Johnson Harry F—c
Kelley C C—f
Kotfel H R—a
Kratli John G—f c
McCormick J N—f
Peters C H—f
Rogers H C—f

#### KOKOMO

Albright Lacy—I
Anderson E R—f
Bell C F—I c
Bodine A E—I
Burke T H—I
Collier L E—f I c
Dern Samuel—I
Doty Oscar—I
Dowell G W—f
Duke Bros & Co—f c
Goder A W—I
Guinn J—I
Hockett & Simmons—f
Huffer S I—I
Jackson J N—f
Jay & George—f
Johnson Geo W—I
Johnson J D—f
Joyce Thomas—I
Keppel H E—I
Kiehl A—f
Kelley A C—I
Laughlin Will—I
Jouis W H—I
Jouellen J—I
Jouis W H—I
Grison J A—I
durphy & Hunt—I
J'Neal Nora—f
J'Neal Nora—f
D'Real W A—f
mith N B—f
pringer E E—f
errell D J—I
rees Fred S—f
LADOGA

#### LADOGA

oodbar A L-f c albert Jno-f c 'ingert Bailey-f l c

### LAFAYETTE one & Barnes—l c rockenbough & Son-

fic rl c cyan & Son—f urditt W D—f oouse W O—f c resser W A—f ynn D H & Co—f eston W D—f c ilt David—f hnston B I—f 1 :ssener Bros—f Marks S C-1
Miller J H-f
Mitchell Wm C-f 1 c
Orb F C-f c
Overesch Henry-f 1
Riley E H-1
Rosebery W J-f 1 c
Ross T N-f
Severson Wilbur F-f
Slocum L G-1
Stallard & Son-f
Stinespring & Son-f
Underwood Chas R-f
Weibers J H-f

#### LA GRANGE

Anderson N C-l
Boesinger John F-f
Dunton Frank J-f
Gilhams C C-l
Hanan J W-f
Foster Leroy A-f
Norris J I-l
Rice Miss Emma-f
Rowe M L-f 1 c
Stilwell D D-f
Stroup C S-f

#### LA PORTE

LA PORTE
Alexander D C—f 1 c
Barnes A D—f
Beecher W H—f 1 c
Broeffle J W—f
Bryant H R—l
Dorland J V—f 1 c
Fogle W P—f
Hausheer F A—f
Klocksiem J T—f
Liddell Fred—f
Nye D M—f
Osborn A L—l
Seymour Geo S & Sons—f 1 c
Swan G F—f
Williams S E—f
Wolf C E—f 1 c

#### LEBANON

LEBANON

American Trust Co—f

Anthony J R—f

Bowen & Witt—f

Bowen & Witt—f

Bryan Chas T—f e

Citizens' Trust Co—f

Darnell J C—f

Cilliam & Hostetter—f

Harland & Sanders—f

James E D—f

Jones J W—f 1 c

Kenworthy & Witt—f c

Neal & Co—f c

Orear Ol—f

Schooler & Cox—f 1 Schooler & Cox—f 1 Soemaker P C—f Stephenson C R—f Wycoft & Davis—f

#### LIBERTY

Bates A K-f Harrel L A-l Lambert J S-l Macy John B-f c Slonneger C K-f l c

#### LIGONIER

LIGONIER
Bothwell F P-f
Freyberg Harry-l
Graham Mary E-f
Gerber O F-1
Hays John-f
Hull F-f
Mier Sol-f
Robbin F-l
Sacket S C-f
Sistrhen L E-f
Smith W R-f
Stansbury H J-f
Strauss & Co-f
Treash U R-f
Wigton W H-f

LINTON Campbell A S
Cornelius W F-f
Craig W A-f 1 c
Cravens I L-f
Farmer Carl
Filbert J B-f
Humphreys & Allen-f 1 c
Miller David-f
Wolford J W-f

## LOGANSPORT

Closson E D-f 1 c Closson S M-f 1 c Cockburn J C-f 1 c Closson S M—f 1 c
Cockburn J C—f 1 c
Cockburn J C—f 1 c
Cosley Geo—f
Cohee Will—f 1
Cooper O W—f 1 c
Cushman H C—l
Custer G A—c
Faatz J B—l
Fisher & Beall—f 1
Gise Geo H—f
Grafflin & Co—f
Heffley C O—f c
Hendee S H—f c
Jones A L—f
Kessler & Rodgers—l
Keys Wm L—l
Leasure L—l
McDonald Wm—l
McElheny T J—f 1 c
McGuire Samuel—f
McMillen O R—l
Markley J W—f
Oldham Eugene—f
Orear Ol—f
Petty C V—l
Pilling L W—f c
Raub Geo A—f
Ross W W—f
Sharts & Hockenbear
—f Sharts & Hockenbeamer -t Stephens John-f Strathern G G-1 Twomey E J-1 Velsey S M-f Whipperman Frank-f Zinn O M-f

#### MADISON

MADISON
Bersch Jr Wm-f
Colgate Ed J-1
Croxier Jas H-f
Harper N L-1 c
Leland S E-f
McClellan A W-1
McLelland W O-f 1 c
Strader S M-f 1 c
Weyer J K-f 1 c

#### MARION

Beard F M-1
Baldwin S G-f 1 c
Beshore L C-f c
Breed & Ball-1 f c
Campbell John P & Son —flc
Carr J C—f c
Cushwa & Presnall—flc
Franklin Ed—flc Fraser Geo-l Hoffman Arthur-l Hollingsworth & Walton -f c Houck, Ratliff & Wiley-Howard Frank-f 1 Marion Ins Exchange
McConnell J H—f c
Neal Chas—I
Sanders Z R—I
Searles J A—f I
Slasser Chas E—I
Stanley John—I
Thatcher W H—f c

# MARTINSVILLE Dryden Wm H-1 f c Gum R J-f 1 Hale J S-1

McNair Roy L—f 1 c Rhea Wm C—f Richardson John—1 Rose A G—f c

#### MICHIGAN CITY

Bower Edwin-f c
Breece W H-f
Fargher W C-f 1 c
Krueger M T-f
Ohming Wm Jr-f
Orr J H & Son-f 1 c
Schwager H A-f 1
Snok J-f 1 c
Spiro I I-f 1 c

#### MILFORD

McDonald Thos M-f 1 McLaughlin J C-Postma John-f l Postma John—f 1 Vandeveer Richard—f 1 Vannover Chas—f

#### MISHAWAKA

Clark W M-f
Hutchinson John W-f
Jones H W-f
McMichael John A-f
Niles H G-f
Ostrom Chas A-f 1 c
Schindler J J-f
c
Wood John A-f

#### MITCHELL

Keane W M-f 1 c
Mavity D J-1
Moore Ed-f 1 c
Wood Thos J-f c

#### MONTICELLO

Atkins & Rhyan—f c Cowan W E—l Duncan Robert—f l Graves Thos F—f l c Heiny W H—f Johnson H C—f l c

#### MONTPELIER

Arnold Daniel-f 1
Boyd A-f c
Brackin H R-f 1
Carl B F-c
Perry A W-f
Smith C L-f

#### MOUNT VERNON

MOUNT VERNON
Alexander F W-f 1 c
Anderson John-f
Everston J R-f c
Holton W E-1
Jones John J-1
Larkin J Lionel-f 1 c
Pfister & Frick-f 1
Page Edwin-f 1
Tente C F-f
Wade Edwin-f 1 c
Wasem Andrew-f 1 c Wasem Andrew—flc Wolf & Harlem—f

#### MUNCIE

MUNCIE
Bishop E W-f 1 c
Botkin T M-f
Boyce Ed-f
Boyce E J-f
Brown Chas-f 1
Brown Chas-f 1
Brown Chas C-f c
Cobb Geo M & Co-f c
Colvin L A-f
Davis W L-f
Eiler J C-f c
Hartley J J-f
Johnson O A-1
Johnson H M & Co-f c
Lewis J E-1
Little W L-f
Meredith John-f c Little W L—r
Meredith John—f c
Morrison P K & Co—f c
Scott J L—l
Shipley & Wright—f c
Truitt J D—f
Zook T L—l

#### IND.—Con.

NAPPANEE Best Wm—f Corns F M—f Early P A—f Greene H B—f l Kantz J O—f l c McEntoffer J S—f Prickett T J—f l Reinoehl Q—l

#### **NEW ALBANY**

Armstrong & McKayf 1 c Brooks J H-f Brooks & McQuiddy-Brooks & McQuiddy
f 1 c
Condiff M D-1 c
Detrick Ben-f
DuPaquier E-1
Harrison W G-f
Heimberger C-f
Horn J, Jr-f
Keehner J-1
Kondall J Walter-1
Klosse H-f
Knirihm & Bruns-f c
Kreutzer C-f
Lloyd A R-1
McMullen D H-f
Meyer H-f
McMullen W N-f 1
Needham H J-f
Nicholson & Rady-f
Sauer F-f c
Sehlbrede H-f 1 c
Vance S W-f c

#### NEWBURGH

Hochhatter Henry-f c Hopkins C F-f c Knapp Otto V-f c

#### NEW CARLISLE

Calvert C-f 1
Compton A H-f
Deacon W H-f
Doughty Geo W-f
Lancaster S C-f 1

#### NEWCASTLE

NEWCASTLE
Arnold & Yergin—f 1 c
Beach Frank E—f
Boyd Bros—f 1 c
Boyd Horace W—f
Bower J W—f 1 c
Chambers David—f
Cowels H L—l
Hunt & Nixon—f c
Jeffrey W E—f
Johnson Bertha—f
Kuemler & White—f
Liverzy Frank F—f
Michaels Chas—f
Millikan Thos B—l
Morris George—f
Ogborn E C—l c
Tracy David—f
White—f 1

#### NEW HARMONY

Cox L-f Cox L-t Fretageot A E-1 c Johnson E V-f Owen R D-f c 1 Pelham L-f Wilson E A-f 1 e Wilson L Wade-f 1

#### NEWPORT

Eggleston E L-f 1 James A F-f 1 Neal Edward-f c Nixon H V-f Stephens R E-f

NOBLESVILLE Boxell O O-1 Boyd T E-1

Brandom & Henderson—f
Bray Nathaniel—l
Carson F A—l
Connor Geo F & Co—f
Granger & Martz—f
Hays John—l
Judg J—l
Keiser Sam'l—l
Lucus R G—f
Smith J W—f
Steele Geo—l
Sumner Chas—l Sumner Chas—l Undel J M—f Wainwright Trust Co—f c

# N. MANCHESTER Adams M F-f 1 c Arthur C L-f c Barnbart W W-f Clevenger & King-f c Harter D C-f Krisher D W-f Lantzenhiser D D-f 1 Lautzenhiser E L-f

-f 1 Nagle J A—c
Smith A P—f
Shiveley A—f 1
Thomas A B—f 1 c

## NORTH VERNON

NORTH VERNU.
Beer R-f
Bundy Jeremiah-f c
Campbell W S-f 1 c
Davis E D-f
Hill L H-f
Hudson J D-f
Little F E-f
Matthews W S-f
Mcloy H-f
Sturm F X-l
Verbarg Joseph-f
Williams ED-f c

#### OAKLAND CITY

Martin D M & Co-f 1 c Stone O M-f Vandeveer J M-f c

#### PENDLETON

Campbell E W-f Cook A W-f Cooper M C-l Mays L V-f l Minor H A-l Thomas R F-f l c

#### PERU

Andrews Millard-1 Berry Thomas-1 Borten W E-c Berry Thomas—I
Borten W E—c
Brackenridge & Test—f c
Callentine Jos—f 1 c
De Bolt L E—1
Eckstein Charles—I
Gehring A—f c
Gustin William—f
Healt H I—f 1 Gustin William Hall H L—f 1 Haag & Haag— Helvie J M—l Henton J T—f −f Irwin David & Co-flc Irwin David & Co-f 1 c
Jack John H-f 1
Kenny G W-f
Kunse J B-f
Oates & Oswald-f 1 c
Smith G W-f
Sullivan W W-f
Wabash Valley Trust Co Wetmore J W-1

#### **PETERSBURG**

Ashby D C-f c
Glezen Mary M-f c
Hammond John-l
Hammond R C-f c
Thomas J C-f c
Van Nada John B-f
White J M-f c

#### **PIERCETOWN**

Brosnahan M F-f Matchette Bros & Co-f 1

#### PLYMOUTH

Bender John S-f
Boss Frank-f
Brooke K KConger W H-f
Cressner L R-f
Gilmore Jas A-f
Hess Wm B-f
Jones P O-f
Klinger C P-l
Lauer L M-f
Logan H A-f
Molter J A-f
Retve J S-l c
Seybold Ben M-f
Snyder & Farker-f l c
Wiss Adam-f Bender John S-f

#### PORTLAND

Baker D M-l Ballard J E-l Bishop C-f c Foreman G D-Graves J F-f c Griner Daniel-f Griner Daniel-f
Hagins Le Roy-l
Haines & Hall-f c
Hall G W-f c
Holmes Jno W Co-f l c
Jaqua J A-f c
MacGinitie Mrs W F-f MacGinitie Mrs W FMcLaughlin G—f
Poor A H—f c
Shewalter H M—f 1 c
Thomas W A—f
Whipple S A D—f 1 c
White Frank—f c
White Frank—f c
White Frank—f c

#### PRINCETUN

Baldwin E J-f 1 c
Cooper T W-1 c
Criswell & Son-f 1 c
Cullen & O'Neal-f 1 c
Hedden F M-1
Kurtz J W-f 1 c
McDonald Effie-f c
McGary, Stewart & Co-f 1 Padget Geor—f
Padget Geor—f
Pfohl J A & Co—f l c
Shively C J—l
Wieding W H—f l
Wood W L S—f l

#### RENSSELAER

Baughman & Williamsf l Bruner John—f 1
Chapman J H—f
Ferguson B F—f 1 c
Ferguson & Wilson—f c
Foltz Frank—f Foltz Frank-f G K-f 1
Hollingsworth G K-f 1
Honan E P-f
Hunt Judson J-f 1
Irwin James F-f
Irwin & Irwin-f
Mills Charles E-f e
Parkinson Wm-f 1
Porter J C-f
Spitler C G-f
Stewart C B-f
Thompson Ray D-f 1

#### RICHMOND

Barber J O-1 Boone & Ogborn-f c Bradbury W H & Sonf c Brooks J H-f Colvin H W-f Dougan & Co-f c Dye W B-f Fulgham O B & Co-f l c Hegger J B-f c Jones Elizabeth—i c Myrick B B—i c Ostrander & Krummer—l Reeves J F—l Roney E E—i c Shute Richard C—i Vaughan F C—i c Wilcox Mary A & Co—i Woodhurst T R—i

#### RISING SUN

Barbour M-flc
Davis R L-f
Matson C B-f
Perkins J N-f
Stewart S H-f
Williams W W-flc

#### ROCHESTER

ROCHESTER
Baker & Gibbons—f
Bitters C K—f
Buchanan & Murphy—f
Dillon A J—f
Davisson A C—l
Eustminger C—f
Ewing W C—f
Gibbons Sherman—l
Ginther D D—f
Grell & Troutman—f
Heilbrun Ferd—l Heilbrun Ferd-1 Hendrickson I E-1 Henderson W S-1 Henderson W S-f
Jackson Charjes-f
Kesler Dell-f
1 Ross O D-f c
Smith J W-f
Smith & Aberneths-f
Troutman J E-l f
Zeller Wm-f c

#### ROCKPORT Home Ins & Trust Co-

tic
Jensey
Logan J H B-I
Mansfield G W-I
Mason C C-I c
Nourse & Smiberger-I
Partridge C M-I
Pattie John-I c

#### ROCKVILLE

ROCKVILLE
Dukes W H-f
Fryberger L W-flc
Harvey W H-f
Johns J M-c
Lambert C E-f e
Morrow J M-1 c
Murphy Clinton-flc
Sage J W-f
White W J-f
Woodard S B & Son-f
fl

#### RUSHVILLE

RUSHVILLE
Abercrombie Ned-fc
Arbuckle J r-f
Barrett Howard-f
Brann N-l
Capp F A-f
Conway J F-l
Cox Robert-l
English J A & A F-l
Gillespie J F-l
Gregg T E-f
Harrison I O-f
Innis Samuel-fc
Irvin A B-f
Kratzer James-fl
Lambert L C-fl
Miller B F-f
Newbould Will L-f
Nipp Carl V-fl
Poe Thomas-f
Scudder R F-f
Smith Ben L-f
Smith Ben L-f
Smith Walter-fl
Stevens John M-f
C Taylor Colonel-l
Thomas John A-f
c

Titsworth John A-f Trabue Sam-f Vance Jesse F-l Winship Fred-l Young George W-f

#### SALEM

Gabbert & Gabbert—f 1 c Hardin J J—f Hobbs O K—f Hobbs O K—t
Lanning A—f c
Paynter W H—f
Snyder & Hottel—f
Tucker J L—f
Voyles Willard—f

#### SCOTTSBURG

Davis J B-f 1 c Cain G V-f Hough R G-1 Mitchell J E-f Shanks W H-f Storen M-f

#### SEYMOUR

SEYMOUR
Aldbring Henry—f
Boake J H—f
Burkley Wm H—f 1
Congdon & Durham—f c
Davis Clark B—f
Day C A Agency Co—f c
Massman J W—f c
Mastrock Joseph H—f
Miller H M—f 1 c
Miller H P—f
Mullen Mack—l
Robertson & Co—f 1
Saltmarsh Ira G—f c

#### SHELBYVILLE

Alsman O D—f Billman & Thompson—f Billman & Thompson-f
l c
l c
Clark & Son-f l c
Clark & Goodwin-f l c
Dorsey S L-l
Fleming T W-f
Gutheil A Z-f c
Hoop John-f
Isley W H-f
Kenyon Guy T-l
Kirk & Son-f c
Linville C-l
Maholm Wm-l
Major & Fleming-f
Mann J O-l
Montgomery M R-f
Newton W P-l
Robins George-f l
Schnatter A H-l
Shadley C N-l
Shalley C N-l
Showers J L-f c
Stobaugh W-l
Sweet W S-l
Williams A S-f
Young E H D-f l c
Young John A-l
SOUTH BEND

#### SOUTH BEND

SOUTH BEND
Alward Jas—f 1 c
Arnoid J B—f
Baker George A—f c
Boeckling A R—f
Brazier E G—l
Brown John M—f
Calvert W B—f 1
Campbell Myron—f
Citizens Loan, Trust and
Savings Assin—f 1 c
Clarke George E—f
Creed J P—f
Cullen & Smith—l
Davis Geo—f
Ducy Chas A—f
Du Comb C P—f
Dunbar R E—f
Dunnahoo H P—c
Dubail E F—f
Evans E W—l
Fisher John E—f
Foster Geo C—f 1

French C A-l
Goss S E-l
Greene Daniel-f
Guy & Pattee-f c
Harlin A G-f
Hastings & Woodward-f
Hawkins F B-l
Henderson J D-f
Hibberd J A-f
Hidebrand C D-f
Houlihan P J-f
Jackson F M-l
Jones F E-l
Judie James A-f
Kizer & Woolverton-flc
Kreighbaum Chas
Kur'z George A-f
Lambert F E-f
Lederer John-f
Lissenberger M E-f l c
McGrath John-c
Mack Warde L-l
Mapes O B-f
Miller R T-l
Mills Case-f
Nicar & Geltz-f
Raff & Freyermuth-f l e
Rich & Rich-f
Romig & Miller-f l
Roth John-f ! Roth John—f 1 Rush Geo—c Rush John—f 1 c Schafer Edward—l Schafer Edward-I
Shiveley D M-f
Slick T W-f
Stac. S D-f
Staley & Robinson-f
Talcott & Fish-f
Tarbell O Z-f
Tong Lucius G-f
Toerp Henry-f I
Turner P G-I
Ward F J & A J-f
Ward Wilbur-f
Whiteomb L C-f
Wright W B-f I

#### **SPENCER**

Coffey Wesley-f
Duncan J L-f c
Hays F A-1
Homer Elliott-f
Lombard C M-f 1 c
McClaren & Cochranf 1 c

f 1 c

Miller James—f c

Smith John H—f

Spangler T G—f

Trent L D—f

Williams J W—f

#### SULLIVAN

Burton Thos-f Hawkins & Haddenflc Hill W H, Jr—flc Kalley Isaac H—f Ladd & Asbury—flc Liston & Hazlerigg—flc

#### TELL CITY

Aster Aug-l Huthsteiner Eugene Gf 1 c
Miller Aug—1
Patrick J T—f
Reichle John C—f 1
Sweeney John—f
Zoercher & Patrick—f c

#### TERRE HAUTE

Biglow James D-f
Bugh H A & Co-f
Bugh H A & Co-f
Burget L-f
Dahlen & Einecke-f c
Dailey J A-f c
Elder Jos-f
Fisbeck F C-f c
Foulkes John-f
Hamilton W A-l

Hidden M T—f c
Houck W E—f c
Kelley & Wagner—f l c
Kirchner F J—l
Lee M G—f McFarland & Rodenbeck McFarland & Rodenbeck

—f 1

f 1

Miller J S & W D—f 1 c

Mullikin Jos & Co—f

Orman A D—f

Petri & Ransford—f c

Reichert Charles O—f

Riddle-Hamilton Co—f 1c

Rodenbeck E F—f 1

Royse I H C Co—f

Schmidt Frank F—f

Smith & Buntin—f c

Somes J E—f

Spang & Ferrell—f 1

Stack & Durham—f c

Thompson C M & Co—f 1

Warfield W A—1

#### THORNTOWN

Bradshaw T E-1 Bradshaw T E—l Clark Geo—f 1 Gaskill Arthur—l Heaton James—l Johnson C W—f c Lyster Geo—f c Porter Walter—f Potts R S—f c Van Nuys R G—l Young W E—f

#### TIPTON

Blount F C-f c
Clark & Miner-f c
Coleman & Carter-c
Fielding & Kirtley-f
Hancock & Son-f
Knause W H-f 1 c
Lee Landy-f
Lewis & Bower-f
Martindale & Bartholomew-f 1 mew-f 1 Moore J A-f Nelson Will-1 O'Brien C W-Roberts J W-1 Rouls S D-f 1 -1 c

#### UNION CITY

Bell S R—f c
Butcher John—f
Downing J J—f c
Fisher C C—f 1
Gist H T—f
Green O E—f c
Gruber Jos—f
Gruber Louis—f
LeFever Mrs L M—f

#### VALPARAISO

VALPARAISO
Arvin Fred-1
Drapier, J R-1
Foley Frank-flc
Fitzwilliam John-fc
Hall J E & Sons-f
Kelly D E-c
Mackay C M-1 c
Marine A D-f
McClelland M L-flc
Marquardt P-fc
O'Neill E C-fl
Osborn E G-flc
Parks F B-fl
Pierce L M-flc
Reading W L-fl
Ross Roy-f
Salyer D A-f
Schenck H J-f
Stoner J D-f
Turner F A-f

#### VERSAILLES

Beall A T-l c
Benham J L-c
Daubenheyer Fred-l
Day J P-c
Henderson Clark W-f

Jackson Newton—f McCoy Ira—f White John L—f

VEVAY

Cotton Wallace—f Muret J L—f Pleasants G S—f c Porter A J—l c Shaw A B—f l c

#### VINCENNES

VINCENNES
Alexander H W-f
Boecher A E-f
Boyard J L & Co-f
Brown I-l
Buckles John L-f
Claycomb M A-l
De Bruler A P-f l c
Greene Geo E-l
McCoy, Boeckmann Co-f l c
Mason Wn C-f l c
Mills F V-l
Pennington & Stork-f
Spiker J S-f l c
Tewalt Wm L-f l c
Williams D C-l
Wise John C-f l

#### WABASH

Brewer Frank—f
Dunnington H—l
La Selle C H—f 1 c
Lumaree & Co—f 1 c
McHenry Jas E—f
McKinley Wm—l
Parmenter & Co—f
Ross Jas P—f c
Sayre John H—f
Stands George—f
Stewart Jas—f 1
Scott Jos P—l
Wilson S—l Brewer Frank-f

#### WARSAW

WARSAW
Baker E M-1
Baker Gerow W-f
Baker Jos S-1
Bennett Geo W-f
Berst Fred C-c
Brubaker Arthur-f
Brubaker J H & Son-f
Coleman J F-f
Coleman J W-f
Helpman M L-1
Indiana Loan & Trust Co
-f Tigdon C A-f
Robinson Al-f 1
Runyan John N-f
Sloane John A-f 1 c
Stewart T C-f
Summey & Lehman-f
Thopson J B-f
Webber John-l
Widaman John D-f

#### WASHINGTON

WASHINGTON
Arthur John F-f c
Beck Wm-f 1 c
Biddinger A J-f 1 c
Bright George-f 1
Braun O H-f
Dosch John-f c
Hamersly Adrian-f
Hastings, Allen & Billheimer-f 1
Hoffman W F-f
Hyatt Wm-f 1
Locie W G-l
Manker W W-l c
McCord J M-f
McGehee J F-l
McDonald James-l
Mears & Bell-f
Menienhall J C-l
Moore B O-f

IND.-Washington,

Con. O'Neall H F-f
Palmer W F-1
Read Geo H-1 c
Sanford Nathan-f 1
Slater J B-1 f c
Thomas & Medcalf-f 1
Wallace & Kelems-f
Williams J E-f c
Williams W Q-f

WATERLOO

Crooks Geo W-f Kelley Alfred-f Leas D L-f Leas H K-f Leas Wm H-f Speers C O-f Swaysgood U M-Waterman J M-f Willis H C-f

WESTFIELD

Barbour D R—f e
Bray T T—f e
Day W C—l
Fisher R L—f
Funderburgh Robt—l
Mendenhall W W—f

WHITING

Davidson C D-f
Davidson O W-l c
Greenwald Chas E-f
Jones Geo W-f
Keller J J-f
Schrage Henry-f
Smith & Bader-f c
Soltwedel Herman-f

WINAMAC

Bond & Son D P-Boyles Edgar X-f Brown Samuel-1

Burton John I—1 Fish J W—f c Graves M I—f c Hedges T B—f Jones W A—1 Parrot C—f 1 c Thompson Berths-f

WINCHESTER

WINCHESTER
Butler Roy R-f
Canada S A-f
Chenoweth N R-f
Cottom John W-f c
Diggs C W-f c
Druley Wm E-l
Engle John R-f
Focht F C-c
Gutheil A C H-f
Guthile Chas-l
Marsh B F-f
Mendenhall S C-f l c
Moorman Walter-f

Peoples Loan & Trust Co—f Buckett Reverdy—f c Skinner Vernon—l Templin S B-f 1 c Watts I P-1 Watts Thos M-f 1 e

WORTHINGTON

Dyer F E—f c
Foster E E—f
Hays W A—f l c
Hollis Thomas—f c Housum J-f l Wadsworth L-f

ZIONSVILLE

Alford W B-l Beamer C N-f Davenport M S-McDaniel H-c Speer Arthur-

#### INDIAN TERRITORY

ARDMORE

Blanton & Berkshire—f Bruce & Butt—f 1 c Wolverton & Son W S—

CHICKASHA

Cochran A B-f c
Fecheimer & Jarboe-f c
Cochran R M-l
Dwyer & Owsley-f c
Siperd W S-l
Frederick A W-l

COLGATE

Perry H T V-c Von Keller Thos-f

**DUNCAN** 

March R L-f Wolverton H M-f c

DURANT

Benson Bros—f c
Burton E C—f c
Harrison Geo & Co—f c
Hayes T A—f 1
Heilbron Julius—l
Stevens Geo M—l

PAULS VALLEY

Campbell H A-l Hamm C S-f c

LEHIGH

Haas Hugo—l Reanie Jno—f c West A T—f c

MARLOW

Martin T P-f Proctor W A-f Wade T L-f c

MUSKOGEE

Allen & Cooper—f 1 c Citizens Natl Bank—f Crawford E H Edmonds J K—f 1 c Muskogee Title & Trust Showalter H P-f

OKMULGEE

American Land, Loan & Trust Co-f
Marrs E W-f 1 c
McAdoo & Vierson-f
Okmulgee Nat! Bank-f
Smith Edgar D-l
Smith Fred H-f c

PARKERSBURG

Cartner W W-f Evans W T-f Owen W H-f Rennie Mrs N M-f Yates W J-l

PORTEAU

Daniel E E & Co-f 1 c

PURCELL McClain C M-f l c Stickley C E-f l c

RYAN

Hayes & Hayes—f 1 c Jones Cham—l

SOUTH McALESTER Brice C S-f Gill G A-f Leibrand John T-f c

SULPHUR

Smith Frank-f c

Fears Chas W-f D-f Goodenough A Wright J H-f

TAHLEQUAH Dannenberg J C-f 1 c Gray Horace B & Co-f

TULSA

Coggeshall C D-f Kramer Phil-f c McBirney J K-f l c Norvell Woodson-f Reeder C L-f Rose D C & Co-f Yates B & Co-f

VINITA

Burckhalter & Churchill -f 1 c Crittenden E R-f 1 c Orr J N-

WAGONER

Brazeel J D-! Irish N F & Co-f l c Parkinson A B-f c

WILBURTON

Campbell M F-fic

WYNNEWOOD Escredge & Rollow-f Robb P V-f Wheeler J T-f c

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Eggert S Y-f
Hocischer W P-f 1
Rath W T S-1 c
Van Giffen Henry-1 c
Wait F D-f 1

ADEL Crenshay Harry—f 1
Joy J L—f
Loehr M A & Co—f c
Russell J W—f c
Russell L V—f c
Snyder J E—f c

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Armitage H P—f Dunigan M W—l Goodie J B—f Grant J A—f Kelly R B—f 1 Larimer J C Nix B T—f Shute F A-f Vanscoy John-f

#### AKRON

Agnes M A-f
Brady C G-f
Eyland G C-f
Kennedy D E-l
Kidd W T-f
Redmond M WRedmond T J-f
Smith A H-f

#### ALRIA

ALBIA
Cassaday A J-f 1 c
Dooly J L-f c
Dooly J L-f c
Dooly J L-f c
Edwards F C-l
Giltner W E-f
Long E A-f
McCoy Mason-f
Morris Frank K-f c
Noble E Mart-f 1 c
Parry A C-f c
Ramsay Realty Co-f 1 c
Richmond L T-c
Smallwood C W-f
Taunton-Wallace-f 1 c
Tomlinson & Price-f 1
Townsend Fred-f
Young J T-f

#### ALGONA

Blackford Ed-f
Butler E B-f
Chubb C T-f
Clark A D-f
Cowles & Murtagh-f
Crose B F-f otant Chas-f orake S D-l oraper H B-l dwards L H-l linchon W D-l linchon W D-f lutchinson & Gilmore-f lohn John-f larrington & Dickinson laggard & Peek-f athrop & Weaver-antry Thos H-f lason 1. B-f c iller Jas C-l olte Chas F-l ugent W D-f c eterson Joe-l andall J E-l sencer N-f nith Lewis H-f inkel J B-f

ALLERTON ir II H-fc
eques J H-flc
quer O B-flc ch & Morgan-f c Reck A C-f c Reynolds S H-f 1 c Shirley D D-f c

#### ALTON

Gibbs M D-f Goebel Peter-f Hoxmeier Theo-f Leverman F Vanderlinden M-f 1

#### AMES

Campbell J A-f c
Elliott J B-l c
Graves A J-f
Hemstreet M-f c
Little Carl L-f
Sheldon & Sheldon-f l c
Thayper A H-f l c
Thompson & Gaine-f Thompson & Gaines-f

#### ANAMOSA

ANAMOSA
Cash C J-f
Chaplin M-f
Hale J K-f
Lawrence G C-f
Houlihan W J-l
Lull C H-f
Moore E R-f 1 c
Myrick H D-f
Rhinehart B E-f
Shapley T W-f
Yount G L-l f

**ANGUS** Morris W A-f

#### ANITA

Bruce Jas E-fl
Calkins R W-fc
Faulkner C E-fl C
Faulkner W H-f
Forshay B D-fc
Haynes W E-fl c
Hook C W-f

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Appleman & Herbert—f Brehenv T P—f Brehenv Brehenv T P-f
Blake John & Ed Anderson-f c
Brown C S-1
Clark Chas-l c
Crain D S-f 1
Eldridge D S-f 1 c
Gillespie J E-f
Hoffman Sam-f 1
Newcomb H B-1
Nichola Frenk-f Newcomb H B—I
Nichols Frank—f
Nichols Frank—f
Nipper A M—f
Pennell Geo E—f
Phelps Julian—f
Presnall J D—f
Petite A M—f c
Rudolph S H—f
Shannon S E & Son—f
Whitney J G—f
Wilken J B—f 1 c
Wilken J O—f c
Willard E—f

#### AUDUBON

Bagley & Nelson Brown C F—f Clyde Wilde Coon O P—f Graham J M—f Horton V E—f Leet, Boysen & Beason Myers & Blume Nash, Phelps & Phelps—f l c Rice R C—f Wicker J C F—f

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Hetzel J C-f l c Hipsley J J-f c Preston A L-f c Rolfs T F-f l c Smith F H-f Swartferger C I-f Turner F A-f

BEDFORD BEDFORD
Beauchamp J W-f
Clark Geo W-f 1
Crosson F E-f 1
Haddock G B-f
Head W T-f 1
Hopson J E-f
Long H P-f
Nicholson C N-f
Payton & Allen-f
Randolph W F-1
Ross John-f
Scott Alchorn-f
Williams R M-f

Williams R M-f

BELLE PLAINE Ahrens Geo R-f c Blue J D-l Blossom Chas-f c Decker & Welch-Hammond F J-Hammond F J-t Huston Geo-f c Milner John f l c Minott S L-f l c Munsell E W-f c Robinson W-f c Snyder C W E-f Sweet S S-f c Wheeler J A-f

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BLAIRSTOWN

Allen A F-f c
Davis F M-f
Hoebel P-f
Redfield M L-f 1 c
Vail C I-f
Yocum Neal H-f

BLOOMFIELD

Bence T P-f Caldwell W-f Caldwell W—f
Dabney Claude—f c
Day H C—f c
Day H C—f c
Deupree Wm—f c
Garner G W—f
Grider S Z—f c
Higbee Joseph—f c
Hotchkiss W M—f
Kelsey H—f c
Law W I—l
Leach H C—f c
Lester A C—f c
Payne & Sowers—f
Plank John H—f 1 c
Rominger & Rominger—f
Rouch James—f c Rominger & Rominger-Rouch James-f c Scarborough J F-f c Smith J M-f c Steckel W J-f Thompson A W-l Wallace J R-f c

BOONE Andrews J H-f c
Ashford T L-f c
Crooks J S-f
Cutler F E-l
Grant, Duncan & Son-f
Houghton H A-f l c Jones T L—f
McBirnie Saml—f
Means Bros—f
Merchant D W & Son—f
Miller J F—f
Sparks & Reimers—f
Yeager W H—f c

BRIGHTON Deeds Edward-f c
Disberry Wm-f c
Fleak L C-f c
Gasaway J T-f c
Swisher E W-f c
Peterson H H-f c
Nieukirk I-f c

#### BRITT

Bailey Edgar—f Castle Geo F—f Hanson A E—f 1 Healy E P—f Hill Rodney—f Larson E F—f Peterson Ole—f 1 Roe Carl O—f 1

BROOKLYN BRUUKLIN
Ballantyne Jas W—t e
Crider G—f c
Holmes W T—f c
Johnson Paul B—f e
Mills L R—l
Pietson Will G—f c
Reed U M—f c
Smith W T—l
Snyder J M—l
Talbott J F—f l c

BURLINGTON Blanke S D & Co-f l c Bianke's Da & Co-11e
Buerck A-1
Chamberlin F W-1 1 c
Cross W C-1
Frawley M A-1
Garrett H C-1 1
Green R M-1 c
Greiner J C & Bro-1 c
Harper T G-1
Hutchinson & Wesner-

f c Jamison Geo S—f c Jamison Geo S—f c
Lahee John—f
Menold O H—l
Mercer Margaret—f
Mohland C H—f
Nisbet J E—f 1 c
Phelps E S—f 1 c
Pilger Louis M—l
Riley T—l
Smith ueo—l
Sponholtz Chas—f
Storrar J M—f
Watt H—l
Weinstein Mrs L—l
Whipple Geo—f 1
Wilson O G—l

CALMAR

Girsen N J-f Meyer Jacob-f Ode O P-f

CARROLL

CARROLL
Arts W A-f
Bohme August-f
Dees J M-f
Griffith J E-f
Guton E E-f
Hoffman Geo A-f
Lawrence F B-l
Lee & Rabb-f
Macomber H W-f
Paine Theo G-f
Park D H-f
Reynolds C E-f
Russell & Berger-f I
Saul W C-f c
Simon Moses-l Saul W C—r of Simon Moses— Staak Aug—f Wilhite T J—f Wissler E A—

IA.—Con.

CASCADE Dehner H L-f 1
Hayes James M-f 1 c
Kearney ... S-f
McOuillan & Beatty-f c
Sullivan J D-f 1 c
Tallman F J-l

CEDAR FALLS

Aitken W T M-4 1

Aidrich H E-1

Bochmier G H-f
Cummins C S-f 1 c

Dickey G W-1

Gilkey & Merner-f
Grundy A-f
Kingsbury E-f
Knapp L-f
Nuhn Wm C-f
Ray & T F Murray-f 1

Silliman H N-f

Spicer C-f
Wheeler Z L-l

Wild Abe-f

Wild Abe-f

Wright Bert-c

Wynegar Forest-c CEDAR FALLS

Wynegar Forest-c CEDAR RAPIDS
Anderson J S & Son-I
Baker Chas E-I
Beechley N K-f
Benedict L-f c
Bolton M V & Co-f
Booth & Snouffer-f
Brokaw H N-I
Brown C-I
Brown C M-f
Burton C W & Co-f 1 c
Clements J J-f
Doctor Jos-f 1
Doolittle A A-f
Dows Wm G-f
Drury J L-f
Dwiggins Jay-I
Field Nat-I
Foster Dpn H-I CEDAR RAPIDS Dwiggins Jay-I
Frield Nat-I
Foster Dpn H-I
Foy Chas-f
Giberson T M-f
Gillette H C-I
Greens J G-f 1 c
Greens T A-I
Harbert & Co-f
Hull C J-f
Inman C E-I
Lanstrum C C-f
McDaniel D E-f
McKee N P-f
Mally F C & Co-f
Meyers W H-f 1 c
Miles J M-f
Montillon H-I
Nuiger H A-I
Niles F A-I
Nugent A E-I

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Runkle J A—f
Rupert L M—f

Safely R I—f c
Scott J W—l
Soutter H B—f 1
Van Vechen C D—l
Warren J W—l
White H L—l
Wisner W K—f c
Winters E W—f
Wyckoff H E—l

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CENTERVILLE
Ashby J C-1
Blackburn N C-f
Faulkner W D L-c
Falkner L A-f
Fleming L J-f 1 c
Hays John W-f
Hicks Will-1
Hicks & Cree-f
Knox, Leonard-f 1 c
Law Bros-f
Moore Charles-c
Wilks P B-1 c
Wooden C R-f c
Wyckoff C S-f

CENTRE POINT Barber L C—f c
Domidson A J—f
Dunbar Geo B—f c
Dunlap Samuel M—l c
Hilliard B M—f c
Newland H D—f c
Printy H C—f c
Ring H C—f l c

CHARITON CHARTON

Adams D W-f 1 c

Aten E-f

Braden Jos-f

Barger W B-f c

Copeland J C-f

Coffman & Bowen-f 1 c

Crocker F R-f c

Culbertson H-f

Drake W-f Culbertson H—f
Drake W—f
Fancher G G—f
Gookin A B—f 1 e
Griffin F—f
Griffin Z T—f 1 c
Hendrickson Frank—f
Kridlebaugh Z—f
Noble C—f Kridiebaugn 2—1 Noble C—f Penick Lloyd—f Ramsey G T—l c Stafford J G—f l c Storie E H—f c Stuart C W—f

CHARLES CITY Baldwin H C-f c
Bailey J T-f
Case J A-f
Cook J S B-l
Fitzgerald H J-f
Goddard S C-f
Guiwits P R-f
Herbrecht W C-f
Kallerg Cor H-f Herbrecht W C-f c Kellogg Geo H-l Lloyd J H-f Lavelle T F-l May Geo E-f Merriam C D-f c Olds A L-f c Pootts J M-f Pooley A E-f 1 Prouty W S-f Stranding Ben V-l Welch Jas E-f Young H G-l −f c

Threldkel J D-f

CHEROKEE Bingham Jas-f Blake R-f Campbell Jas—1
Condon J J—1
Gillett M D—f
Gillette G M—f c
Green Geo—f c

Green Jos S-f
Herrick E C-f
Horinbrook E J-f
Horinbrook E J-f
Huxford E D-f
Kennedy Geo-f
Lawlis Jas-f
Loft H L-f
McCulla Thos-f
McNeal D W-f
Miller J A-f
Molyneux A R-f
Molyneux A R-f
Molyneux A R-f
Mulvaney Wm-f
Scribner R H-f
Scribner R H-f
Smith D R-f
Smith C M-f
Smith J D F-f
Smyth R J-f
Stanosheck F J-f
Warren Bros-f
Wieke Louis A-f I
Wellman Z A-f

CINCINNATI Beer M N-f c Colton G W-f c McDonald J C-f c

CLARINDA CLARINDA
Day & Day—f c
Greene & Greene—f c
Hoge M G—f c
Iowa Security Co—f c
Loranz & Co—f c
Orr Wm—f c
Payton Stephen—f c
Steadman J—l
Sutherland & Cleveland
—f c Stuart & Stipe-f c

CLARION CLARION
Alexander E A-f
Austin M H-f
Barnard R R-f
Birdsall M F-f
Denison J D jr-f
French W J-f 1
Henry C W-f
Ladd A R-f
Nagle I E-f 1
Peterson & Humphrey-f
Rogers J A-f
Sheplee W W-f

CLEARLAKE CLEARLAKE
Allen C H—f
Boal S J—l
Campbell D H—f
Culver D H—l
Curvo H Jr—l
Eldridge A D—f
Halvorson P O—l
Palmeter H E—f
Pinkney Chas A—l
Rogers F M—f
Rogers Lloyd—f
Young R S—f

CLINTON Buell Wm E-f 1 c Carroll Bros-f c Churcher J H-f Dunham & Barker-f Fegan J D-f Gates M J-f c Gates M J—f c
Gohlman H—f
Holleran F L—f
Holmes—f l c
Jefferies J O & Co—f c
Keefe W J—f
Lennon Mortimer—l
Murray T R—f
O'Conneil Wm—f
Paddock & Diekman—f Patterson N D-11 c Richardson John-f Root C L-1 c

Romer D—f c Shepard D H—f Wilke J—l

Buchanan C M-f c Cragen Bros-Hall A W-l Haskin G Mmarkin G M—t Hohn J H—f e Logadon B L—f Mannington H N—f e Stayner J M—f c Tripp G M—f c Wells W B—f c

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COON RAPIDS Corney M M—i Crettsinger Geo-Dixon A—i Dixon Jno A—I Holliday G W—i Lee John—i Lee John—i Morris C E—i Petterson Geo-Smith John W-Tucker R B-f

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Bevins P H—f 1
Chubb W C—f
Clark & Morris—f
Heaton & Cochrane—f
Jones F E—f
Lewis D E—f
Miner & Runyon—f
Okey C E—f !
Prall F G—f 1
Stanley & Stanley—f

CORRECTIONVILLE Adams L P-f c
Bailey Geo A-f c
Edmunds Earl-f c
Edmunds Ralph-f c
Edmunds Ralph-f c
Macnnell Henry-c
Molyneaux F M-f c
Page W L-f c
Schneckloth E-f c

#### CORYDON

Booth & Fry-f c
Draper & Poston-l c
Jared & Brock-f l
Nelson Julius-l
Rea E A-f c
Rogers Emma-f Sargeant & Tedrow-ilc Sollenbarger & Murrow-

COUNCIL BLUFFS

Bell J W-f 1 c
Binder E H & Co-f c
Cooper J K-f
Corper W S-f
Cory H C-t c
Clifton C C-f
Day & Hess-f
Corporabilds & Reco Greenshields & Everest Gorham J A-f
Knox Ohio-f
Lange J C-f
Lougee & Lougee-f
Lutz J I- f l
Officer R P-f
Officer Chas-f
Otis D W-f c
Paschel Chas-f l
Rohrer M F-f
Sapp W F-f c
Smith B C-f
Troutman E A-f l
Trevnor G S-f
Waller B N-l

#### CRESCO

Barker A E-f
Barker W L-f
Cannon John-f
Converse W L-f
Durgin N S-f
Eaton L E-l
Farnworth E P-f
Camp I D-l Farnworth E P-f
Gager L D-l
Gager L D-l
Harris Geo W-f c
Lucrs J H-f
Millard C T-f 1 c
Reed C W-f
Smith Andrew-f
Steinman John-f
Tillson W H-f
Welsh Jacob-f c
Wilbraham Wm-f
Wood Oliver H-l
Young H W-l

#### CRESTON

CRESTON

Allen T G-1
Bacon C H & Son-f
Brennan Pat-f
Burkheimer & Sons-f
Emmerson N J-f
Faraday A I-1
Fisher Claude-1
Golden S W-f
Hackett John-f
Haverick J L-f
Hood J L-f
Ide Geo A & Son-f
Lake H I-f
Lutz M-f
McDonall & Busby-f
McDonall & Busby-f
Morgan Fred-f
Patt W F & Son-f 1 c
Richards E A-1
Saxton Bert-1
Selby D L-f
Skinner Scott-f
Smith JJ-f
Smith JJ-f
Smith JJ-f
Smith JJ-f
Striaman T B-1
Stream & Andrews-f
Stryker C S & Son-f
Thompson J Q-1 c
Thompson & Callagy-f
White C C-1
Willis & Shearer-f
Wilson Thos E-f

#### DAVENPORT

Balluff & Snider—f 1 c
Bawden J T—f
Bemis Fred P—f 1 c
Bemis Wells A—1
Berwald John—l
Bischoff & Kuehl—f
Brown M P—l
Birchard & Reading—f c
Carroll Bros—f Birchard & Reading—Carroll Bros—f
Casey J T—l
Dougherty L E—l
Horne Dan B—f c
Hornby & Ruhl—f c
Humphrey W W—f
Jaffray W R—l
Keeler Chas—f
Knocke Louis E—l
Le Claire J A—f
LeBuhn Carl—l
McCormick J D—f
McSteen & Hilton—f
Miller E E—l
Mitchel A L—f
Miclot J B—f
Priester A—l
Petersberger A—f Priester A—I
Petersberger A—f
Radcliff Wm—I
Snider W E—I c
Fechentin H W—f c
Veir Wm—f c
Williams H L—I
Wright J F—I

#### DECORAH

Abbey A L-f
Abbey E R-f
Abbey W F-f
Adams F P-f
Couse L L-f
Enger L M-f
Freeman A W-l f o
Gibson R F-f l c
Miller Albert-f
Nordhein Wm-l
Paine Henry FPaine Herbert-f l c
Waterbury E A-l
Weiser C J-f
Whelan Miss A C-f
Whelan P H-f

#### DENISON

DENISON
Bullock Chas-f c
Cochran E T-f c
Cochran E T-f c
Criswell O M-f 1 c
Glenn J F-f c
Gulick E-f 1 c
Hart A L-l
Helsley Albert-f c
Jones J P-f c
Jones M E-f 1 c
Klinker P J-f c
Lally P E C-f 1 c
McLannan W M-f 1 c
Naeve Geo-f 1 c
Richardson Geo A-f 1 c
Romans R A-f c
Shaw & Keuhnle-f c
Walker Theodore-f 1 c

#### DES MOINES

DES MOINES

Baird, Huffman & Taylor—f

Baker W H—f

Ballantyne W L—f

Beard E L—l

Bowman De Forest—c

Callender L B—f

Cambell J E—f

Chadwick A B—l

Clark A E & Co—f l

Chenoweth F E—f

Cooley D W—l

Cooper J G—l

Culbertson E D Y—l

Culbertson E D Y—l

Culver B M—f

Dart R P—l

Dwiggins E—l

Eddy J A—l c

Ellis & Ingam—f

English Wm—f

Essex Steve—l

Ferguson F A—l

Fleming Bros—l

Ferguson F A—l

Fleming Bros—l

Frances N L—f

Frase M F—f

Gibson E F—f

Griswold G R—l

Hanna J M—f

Harter Christie Co—f

Harter Christie Co—f

Harter Christie Co—f

Lewis G W—f

Lewis G W—f

Lewis G W—f

Lewis G W—f

Lewis G W—f

Lewis G W—f

Lewis H B—f

Loomis C C & Co—f

Eugas J M—f

McCutcheon Hatton—f

McKinney H H—l Lucas J M—f
McCutcheon Hatton—f
McKinney H H—1
Miller E S—1
Mehan J C—f
Morrison A C & Co—f
Otis J M—f
Ouint A U—c
Percival & Porter—f
Roddy A T & Co—f
Rumsey H E—l
Siles A W—c
Stake J P—1

Stern M-f
Tapley W H-c
Tones Geo W-f c
Trainer Bros-l
Tullis F C-f
Tuttle Joel-f c
Upham Bros-f
Van Slyke C B-l
White W H-l
Willcox, Howell & Hopkins-f c
Wildes F C-l
Windsor J R & Co-f
Witner Rauffman-f
Woodbury G W-f

#### DE WITT

Armentrout D-f Bloom J V-l Christianson E-f Christianson E-f Cotton W A-f Hines Wm-f 1 Morris Bros-f 1 Nelson T H-f Nye C M-f Price A M-f 1 Smith G M-f Ward W R-f Williams L N-l

#### DUBUQUE

DUBUQUE

Bradley John H—I f

Brandt F G—f 1

Brown G I—I

Brown G I—I

Brown G I—I

Burchmore F B—I

Chamberlain I C—f

Contes & Robinson—f 1 e

Connolly Bros—f

Garland & Cleminson—I

Hayes Jas A—f

Herancourt J H—f 1 e

Hoffman & Kelmer—f 1 c

Keine Peter & Son—f 1 c

Kunz J F & Co—f

Leathers & Terwin—f

McCarthy D H—f 1 e

McCarthy D H—f 1 e

McCallough M J—f 1

Middlesworth Wm D—I

Needham & Slocum—f 1

Pier John—f

Reilley A—f

Reynolds Chas H—f

Salot Geo—f

Schrupp N J—f c

Spencely, Baily &

Spencely, Baily &

Spencely—f

Torbert Geo L & Son—f1

Traub & Felgner—f

Voelker C A—f

Weihe Frantz & Co—f

#### DUNLAP

DUNLAP
Barrett Jas F-f c
Bailey M B-f
Brady T E-f
Brady T E-f
Brady T E-f
Bruce M P-c
Cadwell E R-f 1 c
Childs S M-f
Johnson R W-l
Moore H A-f
Patterson J H-f c
Patterson S J-f
Phillips J A-f
Taylor Geo E-f
Van Slyke W H-l
Yants Adam-f

#### **DYERSVILLE**

Armstrong & Schemmel Armstrong & Schen

-f 1 c
Callahan Michael—1
Alsop J D F—c
Bahning Chas—f c
Gadsden R W—f c
Gehrig D A—f 1 c
Hinkley Jos—f c
Kremer Henry—f 1 c
Limback J B—f c

Long J H-f c
Loosebrock Wm-f 1 c
MacHogan W-f 1 c
Malvin J W-f c
Oberschmidt A H-f
Ochler Henry & Sonflc Schneider John—f c Ult Anna M—f Weidert John—f Zernecke Herman—f

#### DYSART

Bates H K--i c Casey Oscar-i c Hawkes S G--i c Meister M G--i l Pearson E--i Schmidt F H--i Sult E F--i Mohr Henry-f c

#### EAGLE GROVE

Donavan M K-f
Donley Porter-f c
Fisher Wm-f c
Flynn Sylvester-f c
Hennebury J W-f c
Howland E A-l
McGrath J W-f c
Myers W S-l
Mosts Lyman-f c
Paine J S-f
Schaffter E-f
Williamson S H-f c

#### **EDDYVILLE**

Cawley L E-f 1 c Hall J F-f 1 c Miller J H-f

#### ELDON

Daugherty E K-f 1 Ritz H E-f Roland E T-f Sheffer A J-f 1 Varnum J E-f

#### **ELDORA**

Brownell C F-f
Burling C-f
Carpenter N S-f
Hardin J F-f
Murray W J-f
Newcomer C S-f c
Noble F H-f c
Robb E D-f
Whited S-f

#### ELKADER

Barnard H H-f 1
Everall & Schulte-f
Fitzpatrick M-f
Gifford G M-f
Panlas H C-f
Preston & Fletcher-f

#### **EMMETSBURG**

EMMETSBURG
Brown M L-f
Brown W J-l
Brown W J-l
Burt A J-f c
Cohoon C E-f
Consigny Geo J, Jr-f c
Keller A H-l
Linderman W L-f l
McFarland C L-f
McCarty Geo B-i
Menzies John-f
Morling W H-f
Neary J F-f
Ormsby A S-f c
Ormsby E S-f c
Peddic Alex-f c
Stater James-f
Stedman S R-f
Steuhmer L-f

IA.—Con.

FAIRFIELD Case Mrs Al—f 1 Crail & Crail—f Case Mrs Al-f I
Crail & Crail-f
Cummings Frank C-f I c
Doughty C H-f
Dougherty Mrs—f
Graham O J-f
Hufstedler John—f
Jacques A W-f I c
Johnson M J-f
Jones Miss Kate—f
Keirns W M-l c
Keitner H B-f
Leggett & McKemy—f
Maxwell T B-f
Mendenhall L-f
Noble C E-f
Oliver H A-f
Ready J-f
Ross W G-f
Simmons & Weed
Wilson & Jordan—f
Wilson David B-f

#### FARMINGTON

Boler T B-f Caulter W H & Co-McCormick W D-f Stone & Carr-f 1 c Townsend A E-f 1 **–**f c

#### FONDA

Coleman M G-f Ellis E R-f Ellis E R—f
Fairburn E H—f
Forbes Jno—f
Harrison R M—l
Healy W H—f
Jordan J E—f
Kay Emmet—f
Linnan & Kelleher—f
Mallison Joseph—f

# FOREST CITY

Brown H A-f Hanson W O-f Lewis L S-f Peters J A-f Secor Willard & Co-f Thompson Bros-f

#### FORT DODGE

Adams J Q-1 Barton J B-1 Bond George P-1 Buman Lisle-f Buman Lisle—I
Butler & Rhodes—I
Chantland P W—I c
Coughlin J H—I c
Drake Carrie M—I l c
Drake J F—I l c
Flaherty T F—I c
Gustafson G F—I c
Kitchen R W—I
Mack F P—I c
Flersol & Hackler—I
Ryan & Clark—I
Schaffner & Minogue—Ic
Thomas Z W—I c
Wright T H—I

#### FORT MADISON

FORT MADISON
Albright H A-f 1 c
Albright J W-f
Beck W J R-f
Crosley Geo R
Downs John-f 1 c
Hopkirk W H-f 1 c
Mitchell M A-f c
Nunn J A-f 1
Okell C L-f 1 c
Person Albert-f 1 c
Scherfe W A-f 1 c
Schlemer H-f c

GARNER Barno O M Mrs-f 1 Blackstone Fred-f Bruekney Earl B—f Fell Jos—f Knoop Chas—f Ramsey W—f Troger J E—f

#### **GLENWOOD**

Burger J I—f
Ebaugh J ——f
Edwards C W—f c
Edwards M G—f l c
French H A—f Edwards M G-f French H A-f Gunsolly W-l Jackson F C-f Ivory Theo-f Kinney C P-f Otis Carl-f Sabin A C-f c Sharpe C M-l Stroud L W-f Tolles H A-f Wickham J E-f

#### GREENE

Kellogg C H-l Soesbe C W-f Stober F L-f

#### GREENFIELD

GREENFIELD

Atchison M C—
Bacon Wm—f l c
Brooks J E—f l c
Brown F M—f
Brown I Irwin—
Burrell John—f l c
Burrell W W—f l c
Don Carlos W W—f l c
Dartt Lewis—f l c
Easton W A—f l c
Gilbert H A—f l c
McCollom W D—f l c
Martin F—f l c
Witham O W—

#### GRINNELL

GRINNELL
Beard E L-1
Beyerly P D-1 c
Beyer C W H-1
Brainard D W-1 l c
Buchanan T H-f l c
Child C F-f
Hamlin Geo H-f c
Monroe J W-f l c
Peirce L G C-f c
Pooley S J-f
Robbins H H-f l c
Verbeck & Porter-f l c
White D F-f c
Wilson J F-f l c

#### GRISWOLD

Arrasmith A G-f
Roggs W A-f
Briggs H A-f
Clovis & Son-f
DeWitt F-1
Knop Ot-f 1 c

## **GUTTENBERG**

Andregg John-f
Bowman A H-f
Duffin Earl J-f
Eckart J P-f
Heitmann John H-f
Ihm Hermann-f
Jenkins H G-f Jenkins H G—f Kords W L—l Miller Sumner—f Overbeck H J—f Scholz Chas E—f Shroeder James 1

#### HAMBURGH

Bamwer Wm-f Butterfield C D-f Dean W H R-f Reese S C-f Stow F M-f Van Eaton Jas-f 1

HAMPTON

HAMPTON
Beede G F—f
Beebe N W—f
Clark A I—f
Coldren E I—f 1 c
Jernegan C F—f
Luke John. T—f
Mallory B H—f
Mallory B H—f
Meyers C F—f
Parks D W—f c
Taylor T B—f
Robinson Bros—f
Robinson T J B—f

#### HARLAN

Beems I W-f Fish E F-f Fish E R-f
Hertert Bros-f c
Mockler & Quinn-f
Peterson P I-f
Potter L F-f
Roland M O-f I
Swift C R-f c
Tingle A H-f
Walters Geo-f c
Westrope N S-f
Whitney J B-f c
Wyland O P-f c
Wyland W W-f c

#### HARTLEY

Bordewick J H-f Danskin R-f Hall E E-f Lock F R-f Patch Frank-f Putnam D-f Sanders S-f

#### HAWARDEN

Crandell H E-l Deck T J-f 1 c
Gearhart J E-f 1 c
Gearhart D T-f c
Plank C A-f c Ring A-f
Watkins-f c
West W E-f c
Wood Alvin-f c

## HEDRICK

Baker G B—f Foster Jno C—f Hicks Jno—f Kirkpatrick Wade—f

HITEMAN Corey O R-f 1 c

#### HUMBOLDT

HUMBULDT
Combs C—f
Garfield G S—f
Smith W J—f
Starratt A R—f
Strait I—f
Strong Wm—f
Stoddard F H—f
Taft Wm J—f c
Wells H S—f
Wilder & Sharpe—f
Wiser Geo—f

#### HUMESTON

Bristow J G-1
Brown W G-f
Draper P-1
Galbreath O V-f 1 c
Goodrich D P-f
Hutchinson R C-f
McCay J W-1

#### IDA GROVE

Babcock F D-f
Bowman E G-f
Cheney H W-f
Easton J E-f
Gray W F-l
Hartley A-f

Hubbard G C-f
McDonnel C J-f
McNammara P L-f!
Moorehead H A-f! e
Pettit S K-f
Reese J M-f
Wilcox Wm M-f

#### INDEPENDENCE

Bartle Miss Carrie E-f Buggies & Muchinery Beatty A G-f Jayne W E-f 1 Kemerer I C-f McGuire Dora D-flc Rigby A G-lc Smealley G B-fl Todd A N-f Woodruff Geo S-flc

#### INDIANOLA

INDIANOLA
Berry W H-!
Brown O C-!
Burns H F-!
Buxton Wm Jr-!
Hartman E W-!
Heiney G W-!
Hopper H E-!
Ogg A L-!
Park Mel W-!
Park Mel W-|
Speer Geo-!
Spray Hattie E-!
Stanley W G-!
Tidball S H-!
Vail T E-!

#### IOWA CITY

Bailey W H-f 1 c
Berger Will-f
Brennan Thos-t
Cherry E F T-f
Cochran F J-f c
Dayton C H-f Dayton C H-f
Dvorsky J W-f lc
Fairchild T M-f lc
Holland J W-f lc
Horak F J-f
Kean R A-f
King A & S-f lc
Lee I B-f lc
Maher Denis-f lc
Movier C L-f Mozier C L-f
Murphy W F-f 1 c
Plank J U-l c
Rose E H-f Rose E H-f
Stouffer J C-f 1 c
Swire Roger-f
Swisher S E-f c
Switzer J C-f
Troth Miss M-f 1 c
Welch C S-f
Wilson Edwin B-f

IOWA FALLS HOWA FALLS
Burlingame C H-f1
Feist R A-f
Foster F E-f c
Furrow F H-f
Jones L E-f
Ottmer F J-1
Peet F D-f 1 c
Smith S P-f 1 c
Woods W H-f 1

#### **JEFFERSON**

JEFFERSON
Alberts G-f c
Anderson S B-f c
Dawson Geo-f
Dodge & Bossert-f
Flack S-, c
Forbes J M-f c
Gaung George-f
Gililand A S-f c
Harding Harry-f
Henderson J A-f c
Henderson J W-f c
Howard I D & R G-f c
Lovejoy Owen-f c
Milligan F A-f

. }

Mugan T A—f 1 c Sayers S J—f Sayers M C—f Townsend R—f c Wilson E B—f c

#### KEOKUK

KEOKUK

Blood H B-f 1 c

Field Louise B-f c

Fulton Wm-f c

Heaslip Henry A-f c

Hobbs & Son-f 1 c

Parsons Geo R-f 1 c

Roach JH-f

Sherill Edward M-f c

Smyth G B-f 1 c

Tucker & Therme-f c

Van Pappelendam J B-f 1 c

Williams L E-f c Williams L E-f c

#### KEOTA

Erdice A L-f Graham J F-f c Jones O B-f c McKee W L-f 1 c Newton H P-f Ritchey E M-f Smith Fred-f

# KNOXVILLE Aldrich James S—f 1 Brobst B H—f Brobst A B—f Garretson I H—f Gilson T G—f 1 Johnson S C—f Mendenhall G W Sr Mulky R G-1 Myers L B-f Roberts J J-f Wetherall W E-f

#### LANSING

LANSING
Albert Geo W—f
Boeckh Julius—c
Conway | P—f c
Dodds W P—f c
Galloway Geo—l
Kerndt G M—f
Nelson N A—f c
Nielander & Co—f
Ruth James—f
Taylor H E—f
Thomas B F—f l c

# LA PORTE CITY Banger Geo Jr-G Hayzlett P L-f 1 Lunemann J H-f Moore T B-f Raylin C W-f Reed T L-f Van Valkenburg A-f

#### LE MARS

Alline A A-f
Bedell E T-f c
Colledge A C-f 1 c
Duus A M-f 1 c
Kennedy G E B-l
Kleitsch J-f
Kluckhohn & Koehler-

f c
McNamara J H-f 1
Moreton F J-f c
Pew M-l
Schmidt John-f c
Smith Geo M-f
Thomarson E-f c
Tritz M B-f e
Vernon H-l
Wootzke P K-f c

#### LEON

Albaugh W H—i
Allen A J—i
Arnold T S—i
Beck C W & Son—i 1 c
Gatchell D E—i

Pease Louis—f
Sankey E J—f
Stookey Marion F—f
Leale Fred E—f Varga Stephen—f Wallace Gould—l Warner Joe L C-

### LUCAS Baker N F-f 1 c Grav R S-f 1 c

MANCHESTER

Arnold H F-f c
Blair Frec B-f c
Bronson Chas E-l
Carr E M-f
Carr Hubert-f 1
Carry F F-f 1 e
Clemans Hugh-f
Dunham George W-f c
Granger H C-f
Hoog J B-f
Hoyt W D-1
Huene O E-f
Hutchinson J H-f
Keagy C W-f
Marvin R M-f
Mathews Will-f
Norris W H-f c
Pierce C A-f
Richardson Fred f 1 c
Robinson R R-f
Stiles E B-f
Terrel A B-1
Tirrill & Pierce-f 1 c
Torrey C O-f
Trenchard S W-f
Yoran C-f c MANCHESTER

# MANNING MANNING Hoffman & Son—f Laflar G W—f Puck Albert—f Rogers Douglas—f Sutherland R G—f Stephany Peter—f 1 c Walters O B—1 Wilson_Los—f Wilson Jos-f

# MAPLETON MAPLETON Carmody C E-f Chapman C L-f Chapman C H-f Cooper C E-f First State Bank-f Leathers W H-f Lutz T B-f Quick Edwin-f Scott H N & J E-f Smith V-f Strohmeier G A-f

#### MAOUOKETA

Strohmeier G A-f

MAQUORETA
Cramm E E—I
Ellis G—f
Ellis Jas W—f
Farr C W—f
Fletcher D A—f
Gregory Fred C—f
Gregory W C—f
Gregory W C—f
Hubbell H B—f
Johnson E C—f 1 c
Kaler John—l Johnson E C-f 1 c
Kaler John-I
Kaler Peter-f
Keck F H-f
Kelsey F D-f
Kulmer E J-I
Mitchell Geo-f
Raiston James-f
Sloan John, Jr-f
Swaney Lon-I
Thomas B F-f
Thomas Chas M-f

#### MARENGO

Clements C C-1 Colson F B-1 Hipp & Son-f

Lewis J H—f c Simmons M A—f Simmons & Callahan—f Van Boskirk Robt—l c

#### MARION

MARION

Anderson Fergus L—f
Blue A A—f
Cleveland Frank—f
Courtney M W—f
English Rush—f!
Esgate E J—f
Gray J M—f
Hollis C M—f
Hollis C M—f
Holloway H G—f
Jackson R C—f
Leverich S C—c
Montgomery C L—l
Smyth Robert—f! c
Stearns H A—f
Todd G W—f!
Toms G W—f
Trumble Fred—f!

#### MARSHALLTOWN

MARSHALLTOWN
Albert Geo-flc
Andrews Wm-f
Armstrong F W-f
Bell S C-f
Clark W M-f
Doolittle M G-l
Duncan G M-l
Elliott W B-f c
Evans Thad D-f
Gay A E-f
Giddings C S-f
Hawley P A-l c
Hill W H-f c
Johnson A G-l
Kibbey Dr W B-f
LaPlant C T-f
Leech W E-flc
McLeland W E-flc
McLeland W E-flc
McLeland W E-flc
Newcomer C A-l
Nortis Geo R-f
Northrup F E-f
Northrup F E-f
Northrup F E-f
Saint J Q-flc
Saint J Q-flc
Saint J Q-flc
Saint J Q-flc
Smith F Aubry-l
Spears J C-f
Vail John D-f
Van Orman J G-fc
Welch Bros-f
Willigrod E-f

#### MASON CITY

Crossley A A-f 1
Crossley & Clark-f
Gale A H-f
Gale A H-f
Gleason W H-f
Hill Geo W-f
Jackson O H-f c
Keeler F E-f
Knesel A W-f
McNider C H-f 1 c
Merrill H A-f
Norris F M-f 1 c
Pratt E E-l
Rinard L C-f
Smith S W-f
Vanauken John-f c
Winter Geo E-f c

#### McGREGOR

Chapin A-f 1 c Geske M X-f Jordan Eva R-1 Walker C W & Son-

MECHANICSVILLE Collver H F-f
Gould C E-f
Kennedy L L-f
Lynch C J-f
Onstott J H-f
Smith W H-f

# MISSOURI VALLEY massouri Val Barret J B-f Brown A G-f 1 c Davis F L-f c Dewell J S-f c French O L-f Kellogg C W-f Kellogg Geo-f Myers F W-f Tamisica Frank-f

MONROE Bateman M W-f Burchinal T P-f Burchinal I P—I
Jones J H—f
Koder J—f
Kipp Geo C—f
Livingston Wm M—f
Shaw Arthur—f
Stotts W T—f

# MONTEZUMA MONTEZUMA Applegate T S—f Bechly F—f Blanchard E E—f l c Carr Fred—f l c Caster Thos—f l c Clarke Chas R—f Crisman & Hawkins—f Fenner C W—f Harper E E—f Kierulff G W—f Light F D—f c Rayburn E D—f

MONTICELLO Eastwood G W-f Himebaugh A E-f Houser J S—I
Lightfoot E J—f
Mathiessen A—f c
Pond D E—f c
Reuger J C—f c
Voorhees J A—f l c

# MOULTON Barkley J R-f Mudd Robt Mudd W S-1 Powers H P West E O

MOUNT AYR
Allyn John H—f c
Beard H C—c
Bevis Bros—f c
Fuller Frank—f c
Laughlin L W—
Leathers F F—f c
Liggett J H—f
McMaster E C—f c
Malone S & Son—
Newman L—
Parsons Henry—f c
Saville J H—f
Sheldon F C—
Shrimplin A R—I
Smith A I—f c
Tally B F & Sons—t
Todd W A—f 1 c
Wyant G A—f MOUNT AYR

# MUSCATINE Arnold H H-f 1 c Bridgman & Son-f Brown Thos—f 1 Burnsids E O—f Coster J C—f Eells J W—f Eversmeyer W-i Eversmeyer & Co-i c

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IA .- Muscatine, Con. Fitzgerald T R-f Gobble C H-f 1 c Gobble C H—f 1 c
Havercamp Martin—f 1
Hoopes J L—f
Kemble & Kemble—f
Mark J B—f c
Munroe & Son—f c
Ogvilvie C B—f
Robbins J A—f
Rosenberger N—f
Stidin M W—l
Thompson Ella—f
Titus & Jackson—f 1 c
Wilson Sophia—f

MYSTIC Delay Frank-f Felkner L A-Tait R M-f

NASHUA

NASHUA
Bauder C H—f 1
Case A G—f
Case C R—f c
Dexter H T—f
Durkee H—l
Gary N E—f c
Getsch W F—f 1 c
Hebard Wm—f c
Loser L—f c
Luce C E—1
Pierce Geo—l
Thompson Chas—f

NEOLA

Bardsley J G—f Cotter E F—f Hegarty Geo—l Mitchell T A—f Sells Clint—f

NEVADA
Alderman U S-f
Dayton A L-l c
Dean & Knudson-f c
Fitchpatrick J A-f c
Fitchpatrick W P-f l c
Gillespie J F-f l c
Greenawalt F H-f l c
Grove D M-f
Larson & Penfield-f l c
McCall Ed M-f c
Smay Wm-f l c
Smith & Bricker-f l c
Wells John M-f
Welty B B-f
Wilson O W-f c
Worsely T P-f c NEVADA

NEW HAMPTON

Bigelow G M-f Brown F W-f Carr M-f Carr W-f Carr M-1
Carr M-6
Casey Jas-f
Condon M F-6
Darrow W L-f
Feyerbend R-f
Forbes J C-f
Geiser M E-f
Herwig C E-l
Kenyon C-f
McFarland O A-f
Powers J H-f
Sanduskey J W-f
Schultie Theo-f
Shaffer Bros-f
Smith & O'Connor-f
Stebbins Miss E C-f
Strike Frank-f 1 c
Swale F F-f
Tooley John Tooley John

NEWTON Brown A F-f Brunner J G-Clark D L-f Cozad F W-f Crab W N-1

Eberhart D J-f
Eyerly J B-f
Finch Ed-f c
Fugard J H-f
Giles E M-f 1 c
Keinath & Hindorph-f
Kennedy Fred-f
Laird J A-f c
Lufkin A K-f 1 c
Moorman & Haynes-f 1 c
Mulhern P-f
Silwold Henry-f
Vaughan J J-f c

NORAH SPRINGS Miller J B-f
Moody C A-f c
Rue L O-f
Schnedler H F-f c
Shaw H B-f 1 c
Waterbury O P-f 1 c

ODEBOLT Graham Wm-f 1 Helsell W A-f Sayre R W-f Schmitz John N-f 1

OGDEN Claus Hagge—f Lorenzen F—f c Sylvester Edna C-Williams J T S—f

ORANGE CITY Berg J G Vanden—f Hesse Frank—f l c Hesse Frank-f 1 c
Kuyper A J-c
Lchr F J-f c
Lohr A W-f
Coseboom Wm-f c
Schultz W W-f 1
Slikkervexer H-f c
Smeenk A-f
Snyder L-f c
Vandesteeg G, Jr-f c

OSAGE Hill Brad—l Humbert G F—f Sawyer & Woodard—f Salisbury C E—f Tallman A W—f Union Real Estate & Abstract Co-i Westlake Frank-c Westlake Frank-f Woodard O P-1

OSCEOLA Barnard W-f Bates S—f
Beovout S R Dr—f
Engleston R L—l
Hall W H—f
Harper & Harper—f c
Kyte F M—f
Lewis R M—f
McNeil Geo T—f l c
Simmons Floyd—f
Tabler F—f
Temple & Hardinger—f
Trent T A—f
Welch B W—f Bates S-–£

OSKALOOSA
Bacon & Winkleman—f
Beitel C E—l
Bennett M E—f
Brown W W—f
Cowan W A—f
Cowan & Hambleton—f
Davis Frank—l
Gentry J R—f
Gentry & McCarroll—f
1 c flc Hare & Hare-Hawk-LaRue-

Hawkins S P-f

Herron J M-f
Hiatt John P-f
Holloway Jesse-I
Jones W G-f
Keating W H-f
Lindner C C-I
McCarroll J W-I
Nelson J L-f
Obrine Eugene-I
O'Hara Ralph-f I c
Parker H D-f
Phelps Chas-f
Ream J T-f
Rosebrook Harry- f
Sandusky W P-I
Sellers J C-f I
Shaugle L T-f
Staw W H-f
Stiles R B-I
Winter C-f
Wright B A-f

OTTUMWA
Applequiat John P-f
Bayliss W J-f
Benson Ben S-f 1 c
Boude C E-f 1 c
Corrick T H-1 c
Christie W S-f
Cleswell F B-f 1
Criley E B & Son-f
Edmunds H L-f c
Harman Jos L-f 1 c
Hayes S S-l
Higdon O P & Co-f
Hull J E-f
Keot: Conrad-f
Laffin L L-1
Lewis W R-f
Linton W C-l
Miller Geo C-l
Mitchell John H-f
Nimocks Frank A-l
Norton & Smith-f
Smith J J-f
Scott L B-1
Wing Abram-f
Wing John-l OTTUMWA

**PANORA** Evans E-f Hemphill A J-Morris J W-f

PELLA Cook W W-l Jelsma S J-f Lyon W H-f Stegeman L-l Taylor H L-l Thomassen J G-Van der Syde J-f Van Hahn S-i Van Houten Wm-l Van Sittert Peter-f Van Vliet N-f Ŵm~

PERRY Breed Allen—f 1
Chandler W H—f 1 c
Dunlap G—l
French L A—f c
Goff S C—f 1
Hoyt H A—f 1
Loss H P—f
Loss H P—f Lous H P—f
McPherson A W—f 1
Nash H A—f 1 c
Rouse H A—f 1 c
Thomley S M—f
Thornburg L B—f 1
Vanpatten A—f

RED OAK Hayes J C—f 1 c
Henry & Moates—f 1 c
Houghton H C—f 1 c
Planck Wm—f
Remmers O F—f
Sourwine A J—f
Shuey J A—f 1 Bradley C W-I Church R M-f Crose J A-f Fisher S-f Fitzgarela E C Fitzgarela E C—
Fowler Geo—i c
Green C E—i l
McNab George—i l e
Miller C J—i
Miller & Thompson—i c
Peters L G—i
Pierce H B—i l c
Partch E L—i c
Rosen & Ramsey—i e
Shade Cnas—i
Thompson T C—i

ROCK RAPIDS

SANBORN Arnold G—f 1
Daly J H—f 1 c
Slocum G M—f 1 c
Soop Ira—f 1 c
Wilcox J A—f 1 c

SCRANTON Andrews J T-f Anderson W W-Clark B O-f 1 Dunning J D-f Houghton W S-Olive E A-f Pitcher P P-f c Weeks E E-1

SEYMOUR Jamison W O-f 1 c Kerby D H-f Phillips 'as 1'-l Squire John-f Wharton G W & Son-i

SHELDON Brown Earl—f c Brown Ed C Jr—f Eldridge D G—f c Hall P W—f c Hall P W—f c
McLaury C S—
Sleeper W H—
Smith W M—f
Walsmith A J—
Wellman C E—
Wellman G T—
Wykoff Jas—f 'n⊟ e

SHENANDOAH Alden J W—l Beach—f l c Beach—f l c
Blanchard Geo—f l
Blanchard Geo—f l
Dawes W V—f c
Ferguson W P—f
Fliesback C E—f
Gwynn R M—f c
Harrison W H—f c
Irwin A T—f
Lake A S—f
Lake J F—f c
Lyons C L—f
Morse R W—f
Peairs J S—f
Read Kibert A—f
Samuelson August—f c
Schick Chas—f
Swallow J A—f c Swallow J A—f c Wilson L N—f c

SIGOURNEY SIGOURNEY
Adams J M-f
Ashcraft A M-f
Bartow G L-f
Bower Ed-f
Brown & Wilcocksen-i
Dern W-f !
Gonbell V C-f
Goeldner F L-f
Goeldner F L-f
James Geo-f
Lohnson C G-f
Kelley Jos-l
Leason J W-f Mackey C H-f Moore D D-i Moore Harry-1 Rossiter E B-1 Stockman D T-Wagner H F-f Wiley Jas-f

#### SIOUX CITY

SIOUX CITY

Allen H D—c
Andrews & Larson—f
Andrews A M—l
Ayers J H—f
Ball Miss Mary A—f
Bluitt John—f
Bullard J & Sons—l
Clark M A—f
Currier & Grandy Co—f
Dean & Frost—f
De Orssy A L—l
Doughty B F—f
Flanegan T E—f
Flynn & Hewins—f
Giehm A W—f
Hewitt Fred—f
Irvine W D—l
Kendall E S—f l c
Kerby & Lynch—f
Lacy & R W Sloan—f
Magee D A—l
McDermot B—f
McKercher W M—l
McManus A E—f
McNeil, Powell & Bucknam—f c
Marsh J —f
Nicol M D—l
Ogden A L—f
Patterson A W—f
Peters & Perkins Co—f c
Ransey J M—l
Smith Melvin & Son—l
Stephenson E b—l
Van Dyke Wm W—f l c
Weintz Geo D—f

SPENCER

#### SPENCER

SPENCER
Barnhart & Thomas—f
Bemis W S—f
Buck V W—f
Buck & Kirkpatrick—f
Buckey C P—f
Bush Robt M—f
Chamberlin H—f
Cornwall W W—f
Dickey F H—f 1
Dunwell C A—f
Greene A W—f c
Griffin M E—f
Hammond O A—f
Heiser F A—f c
Hubanks G H—f
McConnell A F—f
Miller John A—f
C Morgan E G Jr—f
Patterson G W—f
Smith H N—f
Smith H W—f
Spencer D L Byder
Steele J E—f

#### SPIRIT LAKE

SPIRIT LAKE
Arnold & Beebe-f 1 c
Beebe Claude S-l
Buck H H-f
Carlton Bros-f
Cory & Mettler-f
Daley F H-f
Farr Louie-l
Hayward Wm-f c
Keiser Samuel-f c
Reigard Chas I-f c
Smith Ross-l
Town Frank-c
Van Steenburg B B-f c
Van Steenburg Harl-f

#### STORM LAKE

STORM LAKE
Aikin C F—f
Bradford S C—f
Brown W E—f c
Butler Frank—f
Christopher J W
Coats & Unger
Eastman Geo H—f c
La Grange J H—f c
Mack & De Land—f c
Moore C W—f c
Moulton & Edson
Schaller Geo
Toy P T—f c
Wedgwood Geo—f c

#### STORY CITY

Bartlett A L—f
Brateboro O T—f
Douhorne John—f
Henders n Alex -f
Henryson T T—f
Wellington J A—f

#### STUART

Bacus John—f c
Barnett S P—f l
Breeden J W—
Brown Ed R—f
Crooks T E—f
Dosh J R—f
Hartsell E—f c
Monahan S—f
Putney Wm—l

#### SUPERIOR

Blackert P W-f 1 c

#### TAMA

Arb & Swatzlander
Crenshaw & Hover—I
Gallagher W S—f
Goodell D E—f
Guernsey A W—f c
Huber S C—f
Jackson & Carsoon—f l c
Smith S—f
Williamson T I —f l Williamson T L-f l

#### TIPTON

Brink E M—f c
Casiertine T J—f
Geiger W G W—f
Huber H L—f
Miller Geo W—f
Mooreland G W—f 1 c
Vanmeter E—l

#### TOLEDO

TOLEDO
Bishop J B M-f 1
Caldwell & Walters-f
Connell W M-f
Dexter W A-f
Harlan Frank-f
Harrigan Mrs E H-f
Hutchinson G A-f
Kepler R P-f
Leland F S-f
Louthan W B-f
McIntyre Will-f c
Shankin H A-f
Smith A G-f
Stiger H J-f
Wagoner J A-f

#### TRAER

Bryson D E-f e
Denvis J B-f 1 c
Greelis Thomas Jr-f c
Kahler Marcus-f 1 e
Ladd W J-f c
McCormick W G-f c
O'Neel Jas-f 1 c
Pratt C A-l
Stoakes T F-f c
Thomas B Frank-f c

VALLEY JUNCTION Carmody W H-f Raaz Herman-1 Rogers H F-l

#### VILLISCA

Boise J S-f Gibbs E C-f Ingman F L-f Jackson Jas S-f Minick A A-f Minick H M-f Minick P D-f Sexton Geo-f Woodward W B-f

#### VINTON

Alberts & Shutts—f
Anderson W H—f
Chapman A H—l c
Colcord E H—f
Kirkland & White—f
Knupp D C—f
Marrietta & Bickel—f 1 c
Metcalf S H—f
Norwood W W—f
Watson Clifford—f

#### WALNUT

Bunker J L—f c
Burke Chas M—f 1 c
Gallagher Frank—l
Mosher O—f 1 c
Neff John—f 1
Ronna Otto—f c
Spangler M L—f 1 c

#### WAPELLO

Archibald S.H.—f
Baker H. W.—f
Beane V.B.—f
Donaldson C.M.—I
Hale John—1
Hicklin Ed.—f
Kelly J.S.—f
Moffitt J. Lloyd—f
Shipman L. J.—f
Weber H.A.—f 1 c

#### WASHINGTON

Ashby J A Y-f Beamer John T-l Butterfield W H-Curran Miss Bertha-f Curran Miss Bertha-f
Folger A S-f
Keeley T T-f
Kellogg J J & S J-f
McCulley Art-f
Moothart W P-f
Morton J W-f
Scofield Wm-f
Taylor Jno M-f 1 c
White Will-f

#### **WATERLOO**

WATERLOO
Blim J—f
Bown & Bown—f c
Bragdon J E—f 1
Bronson L H—f
Cranston W—f
Cotton C W—f
Cowin E T—f
Dawson G W—f
Evans E A—l f
Foulk & McShane—f
Gates J C—c
Greeon C F—l c
Gregory & Smith—f
Halliday Chas B—f c
Hallowell Bros—f 1
Henderson S J—f
Henderson & Bragdon
——c

-c
Hitchcock Nelson-f 1
Howrey B J-f c
Hoxey & Brunn-f
Kennedy G C-f 1 c
Kennedy G D-f
Kieffer J P-f c

Kuhns J H-f c Lattner J F-1 Lincoln A-f McAdoo W-f McChane Joe-Mears J A-f Miller C K-1 Miller C K-1
Park L K-f c
Rumsey A E-1
Rumsay H M-f 1 c
Shanewise J B-f
Stilson C B & Son-f c
Totter F W-1
White H B-1

#### WAUKON

WAUKON
Byrnes Jos—f
Collins T J—1
Earle C H—f
Hager O J—l f
Hancock E M—f c
Hart Wm S & Co—f l c
Hendrick Bert—l
Howe H A—l
Ratcliffe & Purdy—f e
Robbins F H—f c
Stilwell C S—f c
Stone C M—f
Thomson S R—f c

#### WAVERLY

Cullinane Richard—f e
Eifert John. Sr—f
Grossman G A—f 1
Hazlett J Y—f c
Hoover H S—f
Kasemeier Henry—f c
Long, Hagemann & Farwell—f c
Miller C W—f
Mitchell & Mattison—f
Mooney J A—f
Morse S H—f c
Munger F H—f
Ruddick Julian—f
Sager John—f
Smalley E L—f c
Vanderveer H R—f c Cullinane Richard-f c

#### WEBSTER CITY

WEBSTER CIT
Adams J W-f
Arnold Wm-f
Bateman Sam-f
Boeye A N-f
Bonner W G-f
Burgess E D-f
Claussen Richard-f
Cr.sley G W-l
Crosley V C-f c
Currie F S-f c
Fenton B B-f
Gonge Jesse-f
Hall O O-f
Himebaugh H-f c Hall O O-I
Himebaugh H—I
Hoffman Aug—I
Hyatt N P—I
Kamrar J L—I
Kelly B—I
Kelly B—I
Kelly B—I
Millard F—I
Millard F—I
Millard F—I
Millard F—I
Millard F—I
Millard F—I
Millard F—I
Millard F—I
Millard F—I
Millard F—I
Smith F—I
Smith F—I
Thompson G—I
Tucker G—I
Wambach A—I
Wambach A—I
Wambach A—I
Wambach A—I
Wambach A—I
Wambach A—I
West LIBER Himebaugh H--f c

# WEST LIBERTY

Aikins Irwin—f
Brooke Robt—I
Jones Theo—f c
Luse W S—f
McIntosh J E—
Mosher C E—f
Nichols I A—f

#### IA.-Con.

#### WEST UNION

Berkey E H-f
Berkey & Son-f
Griffith T P-l c
Lathrop C W D-f
Owens Chas-f
Phillips E M-l c
Van Atten G W-f
Von Rolf Theo-l
Whitmore F Y-f

#### Woodard R O-f

WHAT CHEER Bonsall W T-f Harbison & Legoe-Lawson D L-f 1 c Windett W C-f 1 -f 1 c

WILTON Harris W D-f Lang Wm-f Norton C W-f Pentzer F S-f 1

#### Rider J M-l WINTERSET

Barton Wm-f Cooper R H-f Cornell W J-f Flannigan John-l Gilpin T C-f Hamilton Bros-Leinard M C-f Lucas W O-f McCall E E-f Ratliff Fred-l Shriver Alvin-f

Stark S W-f Tidrick L B-f Whedon W S-f

WYOMING Aldrich & Garrison—f e
Bronson W W—l
Corbett R M—f l c
Evans C W—f c
Feilds George—f e
Jansen P S—l
Paul T K—f c
Tourtelot! W H—f e

#### KANSAS

#### ABILENE

ABILENE
Anderson G C-f c
Graves, J A-f
Huggins D-f
Keel & Young-f
Makins & Middleton-f
Makins & Middleton-f
Michols W D-f
Paynter M A-f c
Seeds H E-f
Southworth H-f
Tonkin R G-f c
Wyandt C C-f 1 c
Wyandt W G-f
Young J A-f

#### ANTHONY

Baker & Small-f Beam R R-f c Beard R B-f Beard R B—f
Jennings Lew G—f 1 e
Jennings O & Son—f 1 c
McPhee J A—f
Marsh T B—f
Morris Chas—f c
Wilcox E C—c

#### ARCADIA

Anderson C O-f Jewell F A-f Konautz W D-f Ullum T W-

#### ARGENTINE

Erhart F F-f Gulley G W-f Hambrick J W-Wright G J-f

# ARKANSAS CITY

Benedict, Hoffman Andrews-f c Andrews—f c
Brannie & Co—f
Gant J W—f
Gilmer R A—f c
Gould S P—f 1 c
Hess F J—f 1 c
Hess R W—f
Parman & Plumb—f
Prescott & Farrar—f c
Roseberry J E—f c
Snyder P L—f
Stewart & Co—f
Topliff J C—f c

#### ASHLAND

Berryman J W-f Carson C W-f 1 c Stevenson M G-f 1

#### ATCHISON

Alford C A-1
Barkow H W & Co-f c
Campbell R M-f c
Carr H M-l
Collett W B-l
Drury A S-f c
Fisher J K-f c
Horn H B-f
hins C D-f

Ostertag W-f Platt A R-f Sheffield B E-f Spalding J A-f c

# ATTICA Bradley J D-f Burket J M-f Day Thos L-f c Denton C E-f

# **AUGUSTA** Brown W E-f 1 c Norris Cora-f Ruland F C-f Yeager N A-f

# BALDWIN BALDWIN Bennett R H-l c Clark W M-f 1 Gunn F W-l Hair J E-f Lawhorn S E-l c Price Joha H-f Rapp J F-l Robinson J A-f Webster Dr W H-l

# BAXTER SPRINGS Daniels C W-f c McGregor F R-f Weaver T C-f l

## BELLE PLAINE Forney J W-f c Sturgis C-f c

# BELLEVILLE

BELLEVILLE
Bell W H-f c
Bullen B T-f c
Bullen V D-f c
Caldwell J R-f c
Carstensen C P-f c
Caswell J E-f c
Dale J C-f c
Hall J W & Co-f c
Hogin J C-f c l
Johnson E L-f l
Peach John B-f c

#### BELOIT

Bartleson J W-f 1
Beil L D-f
Beil L D-f
Bunham & Dashiell-f c
Cooper Archie-f
Freeman D N-f
Gaylord I W-f
McCracken W W-f
McNulty F E-f
Mead A G-f
Munson M-f
Owen L C-f
Perrine R M-f
Phelps H A-f
Poindexter R M-l
Tice J E-f
Wilson N L-f
Young I D-f Bartleson J W-f 1

# BLUE RAPIDS

Burr W J—I
Burr & Waynant— f c
Russell H A—f c
McPherson John—f c
Strong & Smith—f c
White E D—I

#### BURLINGAME

Canfield M E—i
Canfield W D—i c
Doty G W & Son—i
Dutton Benj—i
Hayson Wm—i l c
Slaughter & Taylor—l
Taylor E S—i

#### BURLINGTON

Brown C O-f c
Cheney H B-f c
Gray H-f c
Harvey G H-c
Holmes J H C-f c
Lamborne H T-f c Rapiere H E-f
Rudrauff Wm & Son-f c
Weaver S D-c
Woodford Bros-f 1 c

#### CALDWELL

Beeson O-f 1 c Kellnig H C-f 1 c Lewis S P G-f 1 c

#### CAWKER CITY

CAWAER CITY
DORT Theo-f
Higgins J Wilton-f
Higgins J Wilton-f
Higgins A-f
Hill S A-f
Kunkenberg P H-l
King J H-f
McCoy Bros-f
Smith C A-f
Smith C A-f
Tucker John W-f 1 c

# CEDAR VALE

Dale G R-f c
Dishazo A J-f
Lynch Wm P-f
Tablen Jno P-f
Webb F-f Whartenby & Dashi...ugh

#### CHANUTE

CHANUTE
Brickler Bros-f
Buchanan J W-f c
Burris E P-f
Farmer J Q-f
Heller John-f
Hurt P-f c
Johnson L H & Son-f c
Jones J J-f
Kennedy D M-f
Lindsay G N-f
Rogers J L-f
Ward Jessie-f
Wright & McClelland-f Ward Jessie—f
Wright & McClelland—f
Ball C M—f l c
Barnes H L—f

#### CHEROKEE

Branson Russell—f Campbell W P—f Gove J C—f Howe Chas—f 1 Lisenber T J—f Lucas G W H—f c Pye G W—f

#### CHERRY VALE

CHERRY VALE
Anderson W B H—?
Butler C S & Co—f
Cobin C J—f c
Courtney J M & Co—f c
Dixon W E—f
Hastings E. D—f c
Holdren J W—f
McClelland G W—f
Newton Revilo—f c
Richhart & McDonald—f
f c Thompson C C-f

#### CHETOPA

Abbey & Von Trebra-f
Bell A R-f c
Cook J B-f
Hoover Geo MNorton M H-f 1
Simons & Co-f c

## CLAY CENTRE

Anderson V-f Castello W E Gay F V-f Castello W E
Gay F V-f
Hanna George W-f
lams Rezin-f
Jacobson J A-f
Noble Jno L-f
Nordstrum J W-f
Parrott Fred W-f 1 c
Pinkerton & Hoopes-f
f c f c Puckey Walter Jr-f Russell & Maxwell-f

# Smith A—f Stratton G M—f Wickstrum P M—f 1 e Wingrove A—f

#### CLIFTON

Dolan T M-f
Hamilton S H-f
O'Brien Harry
Pfister Leonard
Selfert Frank-f
Shuler C E-f

#### CLYDE

Borton Baker Mrs—flc
Butler F H—flc
Cannon Ruby M—flc
Cannon W S—fe
Goodwin G G—f
Gregg G L—f
Randolph J—f
Van De Mark C W—fe

# COFFEYVILLE

Frazier S D-f c
Isham H H-f
McCreary Jos-f
Perkins Luther-f 1 c
Powell A B-f
Ragle & Curry-f
Scurr Thomas, Jr-f 1 c
Upham W S-f c

#### COLUMBUS

COLUMBUS
Byrd & Allison—f c
Dennison A S—f c
Forkner H A—f c
Henbest A J—f
Henderson H B—f c
Hicks H A—f
Lea & Alfred—f 1 c
Logan J Wilbur & Co—f c
Shriner I. W Shriner L W
Skidmore James—f c
Tussey Horace F—f c
Williams Frank—f c Youngman Emery-f c

#### CONCORDIA

Lague & Morisette—f
Missell Robt—f c
Pepperell W H L—f c
Roberts Sam—f c
St Clair G F—f
Sexemith J D—f
Sturges F W—f
Troup T D & Co—f c
Tyner J H—f 1 c
Whipp W C & Co—f c
Wilmoth A L—f

#### COUNCIL GROVE

COUNCIL GROVE
Aplington J A—f
Brown D H—f
Chapin W F—f
Deeter & Jailite—I
Irvin Geo—f c
Jacobs J T—f c
Leatherwood M E—f
Mead L—f
Owens J K—f
Richter H E
Root A M—f
Shamleffer W F—f c
Sheriey W E—f
Spencer A B—f
Spencer W V K—f c
Williams E G—f
Wolff C J—f

#### DIGHTON

Hixamer E D— Patten J M—f c Smeltzer H C & Co—

#### DODGE CITY

Burson & Burson—f 1
Coolidge W T—f c
Crane & Russell—f
Finley G L—f
Fitzgerald W J—f 1 c
Preston W H—f
Reynolds S P—c f

#### DOWNS

Else & Hoover—f l c Harrison Bros—f c Pugh & Coughenour—f c Synder A W—f l c

#### **EL DORADO**

Black S E-f 1 c Cron Frank-f Fullenwider George-f Fullenwider Georg
Hanes John—I
King C L—f c
Kiser L L—f l c
McGinnis W F—f
Mecks B F—f
Osburn V A—
Thompson Ed—f

#### ELLSWORTH

ELLSWORTH

Babson D T-f

Evans C J-f c

Harris N-f 1

Paull J A-c

Seaver L H-f c

Stevens W J-f

Wellington E W-f c

Wilson J M-f c

Wolfe W Clyde-f

#### **EMPORIA**

EMPORIA
Burnett J C-f c
Burton J T-f
Chase Sam-f
Dunlap Howard-f 1 c
Dwelle J C-f 1
Engle J N-1
Fisher H W-f
Holmes V R & Son-f c
Little M C-f c
McCowen J M-f
Morris R O-f
Morris R O-f
Silling W-f c
Smelser E W-l
Smelser W R-l
Thomas R D-f
Wayman & Miller-f
Wells I N & Son-f c
Willis W A & Co-f c

#### ENTERPRISE

Abramson J J-f c
Dunlap & Greening-f
Flack B A-f c
Frey James-f c
Hoffman E V-f c
Peterson C P-f
Pontius J E-f c

#### ERIE

Dutton C C-f c
Nation Seth-f c
Reynolds & Co-f c
Wells J A-f 1 c

#### EUREKA

Baird & Mason—f Gregg F B—f c Hodson H J—f Johnson D C—f l c Moore C E—f e Smyth J M—l f c Summers R C—f

#### FLORENCE

Alexander J G-f l c Garrison & Studebaker Howe S W-f

FORT SCOTT Brogan C D—! Cheney O A—f Kansas Land Co—f Kennedy Hornaday & Co —f c Myers C C—f Osbun, Nelson & Webb f 1 c
Othick B F-f 1
Rawlings L V-f 1 c
Russell W R-c
Seagraves W T-f

#### FRANKFORT

Coulterman Robt-f Coulterman Robt— Gregg & Gregg—f Hodges I M—f Lobley J W—f Malone W R—l McKee L V—f Pierson C H—f .Shumate J M—f

## FREDONIA

Cantrall C R—f c Fink W G

Floyd J W-f c Kennedy & Kennedy-Kennedy & Account f c f c Long Bro McMichael H H—f c McGrath R W—f c Oakford W M—f c Peterson J H Seaton C D—f Stroud A—f Wicks C S—f Wilson H M—f c

#### GARDEN CITY

Chapman C E-c Griggs M F-f c Hambleton O-f Leslie E F-1 Pyle E J-f Seeds J L-f

#### GARNETT

GARNETT
Bronston J W-f 1
Doll J-f 1
Elliott E M-f 1
Gordon L H-f 1
Harder T H-f 1 c
Hiatt J G & Son-f 1 c
Hier Geo W-f 1 c
Johnson J M-f 1 c
Kennedy T H-f 1 c
Kennedy T H-f 1 c
Kirk Senate-f 1
Knight W O-f 1 c
Marshall C-f 1 c
McDonald W P-f 1 c
Osborn & Wise-f
White M L-f 1 c

#### GIRARD

Beck F-f c
Crawford W B-f c
Davidson L B & Son-f c
Grantnam Wm-f
Hiatt J C & Co-f
Orebaugh Bros-f c
Radley & Ringo
Satterthwaite A R-f c
Smith James A-f

#### GOODLAND

Brown B F-f 1 c Leonard Thomas P-f1

#### GREAT BEND

GREAT BEND
Brinkman J Ge — f
Browse W A—1
Dawson Orin W—f
Feder W P—1
Jennison J H—f
Lewis J F—f
Nimocks G W—f
Ogle B F—f
Palmer D B—f
Thatcher G W—f
Torrey Wm—c 1
Zutaven L—f

#### **GREENLEAF**

Durham J-f c Magett W P-f Spradling L-f c Stackpole F W-f c Tobey C E-f c

# **GRENOLA**

Deal J F-f c Lauter J T-f c McClenland J W-f c

#### HALSTEAD

Bachman J M-1
Gerhard Wiebe-f c
Girk J C-c
Hinshaw N L-f
Marcy D S-f c
McNair J H-f c
Todd R M-f

#### HARPER

Coleman L P-f c
Cypher & Simpson-f c
Knowles J S-f c
Lintel P V-f c
Strickland John N-1
Washbon Ruth A-f c
Welton Louis-f c
Washburn Jas G-f c

#### HAYS CITY

BRYS CITY
Brosius C C—f 1 c
Lee H N—1
Madden W J—f
Miller C W—f
Oshan H W—f
Reeder C W—f 1 c
Zeigler Isaac—f

#### HERINGTON

Bradshaw J W-f Carman F D-f Cole N-l c Hart & Son-f Hull C-f Riddle L H-f St. Amand L-f c Waring E W-c

#### HIAWATHA

HIAWATHA
Aten H J—f
Bechtel A F—f e
Calnan C A—f
Challis J C—l
Ham M G—f
Hemlich C P—f l
Hildebrand B F—l e
Jonas J A—f c
Kerrigan John F—f
Knabb William—f e
Lawrence C H—f e
McLaughlin A—f e
Nel Allen—f c

#### HOLTON

HOLTON
Bender M A—c
Bryant Feter—f
Dynn Edward—f
Freind Wm—f
Gardiner J B—f
Hass Geo N—1
Hinnen Fred—f
Hoagland J E—l
Hursh G—f
Linscott George—f
McColgin J F—f 1
McGrew S B—f 1 c
Moore J P—f
Moore Scott—l
Newell Samuel—f
Orr J S—f
Philips Chas—f
Roaks J A—f
Smith W A—f c
Scott S H—f
Talbert W B—f
Talbert W B—f
Taylor Orren—f
Wilson Henry—f
Ukle S F—f 1
Zimmerman J L—l

#### HORTON

Bailey & Fox-f c
Beal T J-f c
McCandless W E-1
McClintock I N-f c
McCormick John A-fle
Todd W P-f c
Wilson F M-f c

#### HOWARD

Burchfield & Campbell—1 Eby A F—f Hamar & Son—f Henley & Batson—f Hubbell & Hills—f c Keifer F H—l Reid Geo K—f Stow J W—f Zirm H G—f

#### KAN.-Con. HUMBOLDT

HUMBOLDT

Armel J H-f c
Burtiss H M-f
Dickinson A G-f
Harderode John-f
Kennedy H L-f
Miller S-f
Peery Jas-f
Schaffner Chas-f
Stewart & Heath-f
Wakefield & Wakefield-f
Wert E N-f

#### HUTCHINSON

HUTCHINSON
Alexander D S-I
Bailey J W-f
Bunker L A-I
Christman F R-I c
Epperson A H-I
Fontron Realty Co-I c
Fowler J E-I
Gaston W E-I
Handy E S-I
Kinkel John M-I c
Krous A D-I
Moore D A-I c
Smith E A-I
Smith J F-I
Stewart John M-I
Thompson Will S-I c

## INDEPENDENCE

INDEPENDENC
Anderson J M-f
Devore B F-f c
Finlay G W-f c
Freeling Frank-1 c
Gilmore-f 1 c
Hill Geo W-f 1 c
Humphrey L L-f
Otto James A-f 1 c
Pratt W R-f 1 c
Sewell E-f 1
Underhill J B-f c
Way J S-f

## IOLA

Arnold Miss G E-t Bennett A M-f 1 c Bostwick & Acers-f c Fuller & Fuller-f Heller S-f 1 Fuller & Fuller—f
Heller S—f |
Henderson J H—f c
Henderson & Powell—f c
Hobart L—f c
Hughs M—l c
Kasebeer I—f
Mitchell A N—f
Nolene C M Nelson G M
Smith & Travis—f
Thrasher W C—f c
Whitaker C L—f c

#### JUNCTION CITY

JUNCTION CITY
Bolin Hugh—I
Clark M E—I
Dorn T W—f c
Kennedy Thos B—f
Pierce & Manley—f
Rizer R O—f
Scott Boyd—c
Skinner J B—I
Smith Frank—I
Smith J Monroe—I
Strickland C W—f
Templeton & Rohrer—f
Trott A P—f I c
Wesendorf H W—I
Whelan James—f
Zieglash W—f

#### KANSAS CITY

Bigger W H-f
Cobb Daniel F-l
Griffith W E-f
Hutchings C F-f c
Jenkins & Parsons-f c
Lamar C W-f Leininger John-f

McDearmon Thos—I Martin W E—f Marshman R S—f Maurer O G—f Maxwell Mark—f c Merriam, Ellis & Benton -f 1 c -flc Morrison G E-fc Peterson W A-f Potter Eli-l Richey J R-f Stewart M W & Co-f Stumpf Geo-f Tracy F M-l Wiles J P-fc

#### KINGMAN

Cragan John A-f c Farrow C R-f Hobson Ira E-f Leist Simon-f Moore John P—f
Vandeventer C C—f c

#### KINSLEY

Beal L F-f 1 c
Bingham H C-f
Donnell T V-f c
Colver C B-f 1 c
Taylor E D-f
Watson W F-f

#### KIRWIN

Monell C E-f 1 Moulton H S-f 1 c Royce H A-f c

#### LA CYGNE

Goss J T—f Leasure M F—f c Linn Co Bank—f c Trinkle & Trinkle—f

#### LARNED

Babbitt D E-f c
Babbitt & Crawford-f 1
Belisle M F-l
Burns James & Co-f
Charles W W-f 1 c
Finney Geo W-f c
Mansheld & Garver-f 1
Smith Wm B-c
Upson J F-l c
Wilson T C-l

#### LAWRENCE

Banks Geo A-f Benedict F M-Benedict F M—f
Blair Hugh—f c
Charlton E L—f c
DeForest Chas—l c
Edwards C L—f c
Edwards C L—f c
Edwards C L—f c
Gardner Theo—l
Gardner Wilbur L—f
Griggs John R—l
Kenyon J R—f
Kilworth J—f
Lemon J D—f
Morrison R M—f
Perkins F M—f
Riggs Jos E—f
Shaw D W—f
Sinclair Wm T—f
Whitman Alfred—f c

#### LEAVENWORTH

Fletcher W B-f c
Flintjer A-f
Graham Jas G-f
Hacker M L-1
Hewitt W T-f
Kelly W D & Son-f c
McGee Jas-f c
Olund J S-1 f c
Smith Martin-f c
Sparrow Chas A-f c
Suydam & Joeger-f l c
Taschetta Chas-f 1
Thomas H B & Co-f c

# LEROY

Covert J S-f c
Fockele Frank-f c
Rohrer & Settle-f
Schmitt Miss Gertie-f

#### LINCOLN

Abel Geo D-f c 1
Bower E S-1
Brunt S H-f c
Marshall A-f
McFarland E A-f c
Moss P E-f c
Nesquette Bros-f c
Rabmeier H W-f
Weeks G M & Co-f c

# LINDSBORG Agrelius A E—f c Brandt Jas A—f Hanson J F—f Lind Herman—l Nurdmark J A-f Wilbur Allen-f c

LOUISBURG Cadwallader R H-f Goebel P W-f

#### LYNDON

Hodgen J M-f Hussey L T-f 1 c Morris Geo W-f Pleasant & Pleasant-f Roell Alex-f c

#### LYONS

Aiken John & Co-f
Davis John-f c
Grimes & Jones-f
Holmes B F-f
Lasley W M-f
Nicholas W T-f c
Pulliam E B-f 1 c
Rheiner Aug-f

#### MANHATTAN

MANHATTAN

Barner O C—f c

Elliott F B—f e
Fearron J B—f c
Helder P C—f l c
Hungerford H W—f c
Limbocker J N—f
Limbocker W A—f c
Purcell E B—f c
Riley & Co—l c
Robertson J A—f c
Smith J T & Son—f c
Wood J M—f c

#### MANKATO

MANKATO

Bailey C A-f

Bailey G H-f c

Dalton John J-f l c

Fair J P-f c

Hotckhiss E P-c

Howard E H-f c

Mitchell W R-f

McBride & Coy-f

McRoberts J W Jr-f

Selby Wiley T-f

Simpson H S-f

Teeple & Drake-f

#### MARION

MARION

Brewerton S S—1 c

Case A E & Son—f c

Hoch W F—f

Jones P F—f c

McCready C E—1

Martin Arthur—f

Morris W P—c

Oursler W E M—f c

Quisenbery A S—f

Richardson S E—f

Tomlinson W M—f c

### MARYSVILLE Broughton John A-f c Brown John-f c

Chaffee R M-f c Draheim E G-f Fulton E R-f Hammette C A-f c Hammette C A-1 c
Morse Ottis-f 1
Pollock Theo-f
Redmond W W-1 c
Schmidt & KoesterShumway A R-1 c
Sickle B-1 c

#### McPHERSON

Allison & Wright—I Andes & Priddy—I c Bachelor C W—I Bremyer J K—I 1 c Champlin Miss Sadie—I Hendry Alex S—I 1 c Hendry Alex S-11c
Houston & Irons-i
Hulse E W-i c
Lindsay D P-i c
Morris W A-i
Toeves John-i
Tourney & Keyte-i
Wright R C-i

#### MEADE

Berryman W S-f e Campbell C B & Cof 1 c Cones Geo B—f Smith E D—f c

# MEDICINE LODGE

Chase Waldron—f c Lindley T L—f c Houchins A M—f c Palmer & Case Runyan J S—f c

#### MINNEAPOLIS

Binns David-f c sinns David—i c Citisens Nat Bank—i c Dickinson A R—i Jackman A C—i c Ottawa Co Bank The—i c Silver J T—i Stull S T—i l c

#### MOUND CITY

Campbell & Thorne—i c Haley O E—i c Hawkins Jno J—i Wiley J E—i

#### NEODESHA

Biakeslee Thos—I Carter B F—f Deardorff J A—f Hill B H—f c Sharp A M—f Stocking Bros—f c Sutherland J W—f Taylor & Wilson—f

#### NEWTON

Bechy C M-I Gardner Henry Glover C M-I Glover C M—I
Haisington P M—I
Haisington P M—I
Henderson J S
Hetzel Geo J
Johnson J W & Son
McLain E S—I
Murphy J H—I c
Patterson J W—I c
Pollard & Hedges—I
Regier J G—I c
Toews J R—I
Williams S D—I

# NICKERSON

Hendry & Ward-f c Pentz E K-l Scott Wm-f c

#### NORTON

NORTON
Ames & Sawyer—f
Bridegroom J—f I
Guthrie G G—f
Gray A H—I
Gray W J—I
Hazelton F S—f
Poe H M—f
Simmons T W—f c
Weikert—f c

# OLATHE Betts W H—f Caress E L—f Caylor T S—f c Hayes A L—f c Hayes J L—f 1 c Hoge C C—f c Hendrix W D—f 1 c Keysere—f Morrison W D & Co—f e Orr James—f l c Pettyjohn C F—f e Ripley Edgar—f Zercher & Hogue—f l c eysere.

OSAGE CITY Dodds Mrs A M—f1
Draper C B—f1 c
Truitt T M—f1 c
Jones J E & Bro—f1 e
Swenson T—f1 c
Waddle & Co—f1

# **OSAWATOMIE** Allard' J W-f Campbell W H-f c Maynard H S-f Shauver & Chambers-f Smith H B-f c Tater W C-f

OSBORNE Hahn Chas B—f c Hays R R—f Mitchell J K—f c Niquette C M—f c Smith M E—f c

# OSKALOOSA Inverrarity David-f c Leech W F-f 1 c Smith Lulu K-f 1 c

**OSWEGO** 

Bayliss—f Clark E C—f Condon W H—f c. Deming Investment Cof c Lim & Walters—f c Marley J W—f c Mathews & Parks—f 1 c Pierce J B—f c Pierson J B—f c Wilkin C A—f c Wilkin K E—f c

OTTAWA OTTAWA

Babcock S R-4

Beatty & Williamson-f

Broderick Wm-1

Cramer S H-f

Day Phares-f c

Dean W R-1

Dyer Geo L-1

Gilbert H L-1

Lawrence G W-f c

Lillard Ben D-f c

Miller F R-f 1 c Lillard Ben D—f c
Miller F R—f 1 c
Parker & Hanson—f 1 c
Porter Carey M—f c
Purdy J A—f c
Strauchon Wm—f 1
Swift W F—l
Robbins C L—f c
Wheaton C A—1
Wilkinson F A—f c
Wharton W H—f c

#### PAOLA

PAOLA
Beery C F-f
Bryan & Son-f
Carpenter W J-f c
Clarke W D-f c
DeBall Jason-f c
Lane Carson-f
Lung O E-f
Lune Major-f
Mallory C H-f c
Masters W-f c
Murphy-f c
Murphy-f c
Robinson G L-l
Sheldon E J-f c
Thomas A L-f c

#### **PARSONS**

Brogan J W-f 1 c Cavanaugh W W-f Carringer M E-f Foster & Stewart-f -f Graves Howard—f 1 c Greenstreet Z M—f Hotchkiss C B—f Howlett C H—f King H C—f Matthewson Angel—f Ryan Bros—f Snyder & Noyes—f c Swartzell W H—f Terrill J W—f Graves Howard-

#### PEABODY

Clark C M—l
Davidson E F—f
Deibler E W—f
Morse J T—f
Tressler J T—f
Van Nest H B—f 1 c

PHILLIPSBURG Bissell W G-f Lewis C A-f Morse J F-f Rickey E-f Stinson R F-f

#### **PITTSBURG**

PITTSBURG
Alberty E W-f
Carlton & Greef-f e
Georgia & Wood-f
Hurd M L-l
McKay & Co-f e
Marsh F W-f c
Pierce Realty Co-f
Rankin J T-f
Smith Chas D-f
Smith & Miller-f e
Werner F C-f 1
Wheeler Bert-f
Wheeler F B-f
Woodbery C E-f

# PLEASANTON Conkey W H—fle Johnson J W—fle Kent A M—f Somers S W—fe

PRATT Arble H T-f c Curran E B-f c Everhart J T-f c Fay A S-f Mawdsley & Shaw—f 1 c McConnell Grace P—f c

#### ROSEDALE

Cannon John—f 1 c Erhardt Phillip—f Filkin M J—f c Purvance Erma J—f c Rose L H—f c Stine B L—f c

RUSSELL Aimes C F S—4
Brundage M K—1
Hall C E—6 c
Holland G W—6
Hoover & Ruppenthal f c Voorhis E W & Co-f c Yerger Jas-f

SABETHA Doolittle D D-f
Doolittle R C-f c
Doolittle W A-f
Guild Geo A-f l c
Hesseltine Roy-f c
Hook Geo W-f
Irwin P N-f
Judy J H-f
Musgrove Jas-f
Whittenhall C T-f c
Wickins D D-f c

ST. MARY'S Beakey Augustin J-f e Conlan J M-f l c Connaughton Thos, Jr-Cooper John A-f Ryan T J-f ! c True W H-f

ST. PAUL Brogan J E—1 Devine M—f c Graves W W—f c Hull H N—f 1 c

SALINA Berg Alex—f c
Braniff Mary f c
Cravens R P & Son—f c
Davis T H—l f
Duncan Jos—f c
Fitzpatrick T D—f c
Hockensmith A B—f c Hockensmith A B—t Long & Taylor—f c Lynn C W—f Mitchel W D—f Olds & Eberharat—f See & Benjamin—f e Wells J T—f c Wright & Gray—f c York F C—f c

SCAMINON McDonald J N-4 McLaughlin J G-4 Mackie Geo K-4 Ouarton C R-4 Wolfe J F-4

SCRANTON Bolton W F-1 Cooper H S-f Morris Robt-f Phyley D C-f

SEDAN Bradley & Lewis—f 1 c
Brooks & Spencer—f c
Kilmer & Brewster—f c
Rathbun D E—f c
Rathbun & Brinkerhoff—

SENECA SENECA
Behne W T-f
Campbell J T-f c
Cohen J H-f
Geary Frank-f
Graham W R-f
Herold A P-f
Nold S P-f
Scott Wm-1
Scoville C C K-f c
Simon W W-f c
Stallbaumer C H-f
Stillwell J E-f Stowell John—f Wells & Wells—f c

SMITH CENTRE Burrow Joel R-i Dean L-i Dean L-f Flaxbeard J D-f Mahin & Mahin Reed H H & Co-Round Geo C-f Stevens S C-f Stone H R-f Uhl Chas S-f Worner M-f

SOLOMON CITY Galbreath J L-f c Harris W T-f c Kimmerly E T-f c

STERLING STERLING
Carter W J-f c
English T J-f
Evans J S-f
Goodson F L-f
Green F P-f
Higley D B-f
Johnston J C-f c
McGee J N
Rider J S-f
Wills W H-f c

STOCKTON Bonebrake Roy—f
Chipman F A—f c
Dewey C H—f
Fallas W E—f
Hawkes S N—f
McCracken P S—f
McKenna P H—f 1
Stevens J L—f
Williams E J—f
Williams E J—l

STRONG CITY Carter, C. A.—f 1 McDonald & Clay—f 1 Spurgin C F—c

TOPEKA

Amos Joseph B—I
Anderson E H—I
Bailey Curtis S—c
Bailey G A—f
Bailey L C—c
Barnes S—f
Barnest F E—I
Bates E P—f
Blachoff Oscar—f
Blachoff Oscar—f
Blachoff Oscar—f
Blachoff Oscar—f
Blachoff Oscar—f
Blachoff Oscar—f
Blachoff Oscar—f
Blachoff Oscar—f
Blachoff Oscar—f
Blachoff Oscar—f
Blachoff Oscar—f
Blachoff Oscar—f
Blachely C G—f
Burgendthal W S—f
Campbell N B—f
Campbell N B—f
Campbell N B—f
Crivwell B F—f
Eastman W H—f
Eddy C J—I
Forbes W M—i
Gartey H O—I
Gillett F B—f
Going J W—f
Graham L E—I
Gregg C L—c
Greggry W M—f
Griffin James F—f
Henry W B—f
Henry W B—f
Herring C A—f
Howe & Evingham—I
Humphreys T D—f
Jameson A—I
Jameson A—I TOPEKA Howe of Evinganian
Humphreys T D—f
Jameson A—l
Kendall J P—l
Kidder Pancoast—l
Lininger Wm H—f
MacVicar John—l

KAN.—Topeka, Con.

Main & Bonham—I
March R P—f
Myers C D—f
Nellis & Nellis—f 1 c
Noble Geo M & Co—f
Payne G B—f
Peacock Frank L—c
Poindexter E W—I
Rodgers A A—f c
Sheldon Marion—f
Steele Henry ai—f
Stephenson W C—f
Thomas Prank S—f
Todd J H—l
Van Valkenburg M W—f
Van Hook & van Hook
—1 c Main & Bonham-I Wentworth H E-f Yates G W W-1

#### VALLEY FALLS

Burkert J C-f Butts W E-f Doolittle H M-f Gephart J T B-f Karr Mrs Alice-f Lord C C-f McCartney R K-f 1 Strawn S M-f 1

WAMEGO Embley W D—f
Foreaux Charles—
Pierson Guy H—f
Rogers W A—f
Teeter Joseph E—f
Trout & Leach—f

WASHINGTON

WASHING O
Ayres J A Jr-f
Bennett Edgar-f
Hill H C-f
Lewis J B-f
Reitzel M O-f
Robinson H C-f
Ross Geo E-l
Root M A-f
Vincent & Son-f

WAVERLY

Fockle F F-f
Knight Bros-f
Osborn J M-f
O'Neil & Lathrom-f 1 c

WEIR.

Emmerson R W-f 1 c Farrell Capt J W-f 1 e Hogg Robt-f 1 e Pye Wm-f c

Rogers W J-f c Walker Fred-f

#### WELLINGTON

Black Martin—f e Gilmore F H—i c Staffelbach W H—f e Stewart & Barnes—f c Whitson Henry—f 1 Worden W E—f c

WICHITA

WICHITA
Anderson P M-1
Boyle O A-f
Burr B A-1
Caldwell C S-f
Caldwell Homer-f
Campbell G E-f c
Cox R A-1
Davidson & Christman-f
Dewey H H-f
Fordham Mrs Chase-1
Freeman C F-f
Hatton Chas-1 Hatton Chas-1 Hewlett & Wheeler & Co

Knapp J M-1 Reese & Co-1 Spencer E I-1 Steinbuchel & Co-f Woolard S T-f Woolard & Woolard-f c

WINFIRLD
Albright P H & Co-fie
Graham A J-f
Harrod & Hanlen—f c
Hendrix C T-f e
Hott O A-f c
Johnson Bros-f e
Kennedy W J-f c
Lee & Harden—f
Lorton W R-f e
Orr W J-f c
Robinson F K-f
Shivers & Williams—f
f 1 c
Smith S C-f
Stafford Grant—f e
Williams O-f c
Wortman M L-f
VATES CENTER WINFIELD

YATES CENTRE Hogueland S H—f
Plummer Thos W—f
Ray D M—f
Rollins H C—f
Runyon E A—l
Stephenson F L—f
Sticher J H & Co—f
Tallman L N—f
Taylor W P & Son—

#### KENTUCKY

ADAIRVILLE

Fugate M L-f Holeman Geo H-f Myers Henry-l Roberts W A-c Smith F L-l

#### **ASHLAND**

ASHLAND
Becker B O-f
Hager S P-f 1 c
Haskell H A-f
Haskell P B-f 1
Hayes & Iordan-f 1 c
Malin F C-f c
Malin F K-f
Poage Wm-f
Weis D K-f

**AUBURN** Davidson G W-f Helme J W-f 1 c Price R G-f 1 c

#### **AUGUSTA**

Argurs A—f
Dunbar J E—f c
Fulekerson F M—f
Gray J C—f l c
Hook M—l
Kautz J J—f l c
Kautz & Knoedler—f
Reese J P—f
Smith L A—f

#### BARDSTOWN

Cherry R C-1 c
Cox H R-f
Davis J Tyler-f 1 c
Johnson Ben-f c
McKay A V-f
Wilson Eugene & Co-f c

BEATTYVILLE Luxon F A & Son-f 1 c

BEDFU... Morgan & Mosley-1 Terrell T R-f 1

BELLEVUE.

Beyland T-f Harrison C L-

Rawlins W H—f 1 e Schnier F W—f Schultz L—l

BEREA Hanson C H-f 1 Porter W H-f 1 c

BERRY Berry H W-f

**BLOOMFIELD** 

Durrett J R-f McMahon E C-f 1

BOWLING GREEN

BOWLING GREEN
Byrne Ed-f
Collins John W-f 1
Collins Miss Lena
Cooke W A & Son-f c
Dulancy Robt F-l
Grider Edgar & Co-f c
Haynes L D
Herdman C D-f c
Hines J D & Co-f
McCormack E G-l
Pillsbury W E-f 1
Pollard Thos & Co-f c
Richboing R N Richboing R N Smith Joe D—l c Turpin John A—l Williamson R M—l

**BRANDENBURG** Ashcraft W D-f Casper Geo H-f 1 c Nevitt C A-1

**CALHOUN** 

Moseley A L-f 1 c Moseley M R-f

CAMPBELLSVILLE Baker H E-f
Bragg Sam-1
Kerr J W-l c
Kerr S E-l
Meader N I-l
Payne W C-f 1 c
Payne & Sanders-f
Moss J T-l
Sanders H G-f

Taylor T C-1 Turner J N-1 Wood H C-f -f 1

CARLISLE

Bramblett C U-f 1
Bryson H B-l
Darnall Calvin-f
Kimbrough H C-f
Hilleck Jas-f
Ross John N-f
Soper Wm-l
Titten A B-f 1
Tune W F-f
Watson T S-f 1
Wood Chas-f

CARROLLTON

Fisher W R-f 1 c Gaunt & Downs-f 1 c Howe & Winslow-f 1 c Patterson & Chilton-f Pomice Nick—I
Seppenfeld E J—I
Smith E C—f 1 c
Wright C A—I

CATLETTSBURG Everett & Price—f 1 c
Magann Chette—f 1
Marcum H G—f
Marcum T D—1
Mason & Wellman—f 1 c
Meek Ernest—f
Montague J J—c

CENTRAL CITY Blandford C H—f 1 c Green J A—l Hays C F—c York G M—c Youts J M—c

CLINTON

Benthal J L—I
Heaslet C V—f 1
Jewell R A—I
McMorris C F—c
Moss W J—I
Philips Willis—c
Porter J A—f
Ramsey & Kemp—
Samuels T D—I f
Walker W K—I -f 1 c . CLOVERSPORT

Ferry F—c Lamb C S—f 1 c Polk R T—f 1 c Skillman Chas B & O T -flc Weatherholt M-f 1 c Wilson S E-1

COVINGTON

Abele M & Co-flc
Adams Ben-flc
Bendorf K F & Co-fc
Bullock J R-fc
Cholmondeley Sam'l-1 Cholmondeley Sam —
Clayton J—f
Clutes W W—f
Gale E T—l
Ledder F G—l
Leonard T W—l
McCracken G A & Co—t McCracken G A & Co-4
Nash C A-1
Nash C A-1
Rice A J S-f
Sanford T W & Co-f c
Sayers E B-1
Schroetter H A-f I e
Simrall The J G Co-fle
Stanley J J-1
Walker Ed E & Co-l c
Walker Rudolph-f I
Whitney H A-f Whitney H A-f Whitney John-f I c

CYNTHIANA CYNTHIANA
Benton Leo—I
Cox C H—f
Cromwell & Withers—f
Curle & Co—f c
Jewett A A & Bro—f
Kimbrough Dan R—f
Land C G—f
Land M G—f
Le Bus Orie—f
Megibben P R—f
Peterson & Eales—f I
Rice & Lair—f
Smizer E W—f

DANVILLE

Berry B C-1 Cheek & Quisenberry-Engleman & Tunis-f l

Gray L M-f 1 c Kincaid D H-f Lee F N Lee & Prail Lillwort & Berry—f Quesenbury I M—? Robertson & Bros Robertson & Bros
Kowland D P-I
Rowland S V & Son-f
Rowland S V & Son-f
Tunis N K-I
Wallace J M-f
Welsh G W-f 1
Wiseman W W-f

#### DAYTON

DAYTON
Barnet G M-4
Bird Chas A-4
Ellwood W-1
Fletcher C R-4
Glass A-4
Kaighn P T-f 1 e
Klonne Harry-1
Parrott Wm G-f
Reed A J-1
Schreiber D E-f e
Thomas Wm B-f
Wells W S-f
Woehner Val-1

#### DOVER

Curran A F-f c Frye B L-1 Stairs S W-f c

EARLINGTON Atkinson G C-f
Coenen J T & Son-f 1 c
Vloore Paul M-f c

#### EDDYVILLE

Malloy M P-f 1
Malloy T H-f
Jtley N W-f c

**ELIZABETHTOWN** Franham H C-f 1

Sush S H-f
iabbert M H-f 1
ireen & Phillips-f
tobertson & Ashlock-f 1

#### ELKTON

ELECTON

orgy S W-f

ioodman John A-f
fallory J R-f
'erkins J B-l
treet Geo P-f
treet John O-f
Veathers J M-f 1 e
/hite G T-l
/ilkins W-f
/ilkins W-f

#### EMINENCE

rabb J A-f
rabb W L-f
ale H C-f
aymaker J W-f
opkins W A-l
cCorkle W P-f
loody E R-f c
atterson Miss Lily L-f
lileon W S-f ilson W S-f

# **FALMOUTH**

pplegate L A-folvin J B-fudley R H-fitch L V-flccGinety J W-f

**FLEMINGSBURG** adrews Harry—f
plegate Robert—l
endrick J P—l
ull L N—l
iwson J S—f 1 c

Lawson R C-f Lawson R C-f McIntire W B & J M-c Planck J H-f

#### FRANKFORT

FRANKFORT
Bull S C-I
Elliott E H & Co-f
Fenley G D-I
Franklin W M-I
Hewitt Frank-f c
Kirtley J E-I
Lindsey John B-f c
McNamara T F-I
Newman & Williams-f
Payne George L-f 1 c
Rodman Thos B Jr-f 1 c
Rodman & Williamsf 1 c f 1 c
Scott W P & Co-f c
Swigert Jacob & Co-f c
Williams John W R-1
Wilson Henry Clay-1

FRANKLIN
Beall Wm—f c
Beard D F—l c
Bradshaw E S—f
Roark & Johnson—f
Covington J H—l
Gillespie Bros—f l c
Harris & Crowdus—f
Harwell & Tarpley—f
Hall A H—l
Mitchell H K—f c
Neely T G—f

#### **FULTON**

Cook N G-f
Dillon Morris-1 c
Foster & Fall-f 1 c
Foster & Fall-f 1 c
Milner J R-1
Moss J M-1
Sellars & Son-f

#### GEORGETOWN

Bradley J N-f
Corbin Lan-f l c
Craig & Downing-f c
Lemon J C-f
Montgomery & Bradley-

f c
Peak B B-1
Rhoton H S-f
Rucker B L-f 1 e
Thomasson & Hamon-f
Wolfe Geo C-f

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GLASGOW
Anderson W I—l
Caldwell Ed—l c
Franklin W W—f e
Jones John W—f e
Kilgor E Y—f c
Lewis Geo R—f e
Rousseau I I—l
Smith H C—l
Terry G C—l
Walker S C—l
Wood Huff—f 1

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Hay Miss Annie-f
Morgan W T & Sonf 1 c Rowe Miss Lillie—f c Shaver R B-1

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Allin B W-c Cardwell & Fisher-f 1

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Curry J H-1 c
Edwards W W-c
Fisher T J-f
Riker & Riker-f 1 c
Phelps John L
Riker Lafon-1 c
Rue & Curry-f 1 c
Vanandall D-1

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mentley Geo-f Greathouse N S-I Hale T D-f 1 Hennen Mrs M-f c Porter S H-I Thomas W S-f c Vance E C-f 1 Younger G-I Wilson Capt James-f

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HENDERSON

Adams R H-1

Brown Z E-c

Clark & Hickman-1 c

Cromwell Sam H-f c

Green S C-f c

King P H-1

Lambert & Weaver-f c

Nell F W-1

Starr & Thompson-f c

Woodbridge C W-f

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Campbell Mrs J M—f 1 c
Cooper J G—l
Edmunds J T—f
Garnett W F & Co—f 1
Henry Jouett—f c
Higgins J M & Son—f
Long, Kelly & Starling
f 1 Polk Causler & Son—f Walker W H—l Wallace & Moore—f 1 c Winfree W P—f Wood, Eugene—l

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Barter J J-l
Denny & Robinson—f c
Embrey R T-l c
Hudson & Wherritt—f c
Hughes M D-f l c
Kinnaird J H-l c
Kinnaird R-f l c
Robinson J E-f
Shugar O W-l
Swinebrad G B-f
Williams W J-l

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Cardwell W J-f 1 c
Dant F L & Co-f 1 c
Kelly J A-f 1 c
Rubel & Knott-f 1 c
Spalding L A-f
Spalding & Rains-f 1

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LEXINGTON

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Arnett W C & Co-f

Arnspiger R-f 1 c

Brocx Wm-f

Cochran N P-f c

DeLong G A & Co-f e

DeLong E S & Son-f

Dodge & Slade-f c

Edge J A-c

Grigsby Wm E-l

Hinton J D-f

Hocker & Son-f 1 c

Hollenkemp C A-f

King W & Son-f

Kinkhead Geo B-f

Kinkhead H P-f

Lewis Theo & Son-f 1

Massie W K-f 1

McFarland & Patterson

-f

Mint G W Lef

-f Muir G W, Jr-f Odor E R-l Oldham C K-f Powell W E-l Sharpe J R-f Smith W L-l Stoll J Will-f c Wilkinson W B-f Woodruff Jesse-f Woodruff Jesse-f

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Conley M F-1 O'Neal W D-f Snyder Augustus-Wallace F T D-f Yates F H-f 1 c

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LOUISVILLE
Avery & Sherley—f c
Barbee & Castleman—f
Barrett John J—f
Barrett J S—f
Bayly J W E & Co—f
Beilstein J W—l
Beil L H—l
Beil J W—l
Betcher Frank—f c
Blanchard D D—l
Bland S K—
Boyd J G A—l
Booker & Kinniard—c
Breuer Co—f
Brodie F G—l
Bryan W L—l c
Bullitt Bros—f
Burkley Geo A & Co—f
Caldwell W S—l
Carpenter Jas S—d
Carpenter F C & Co—f
Castleman S T—l
Cohen J—c
Colgan Wm—l
Com Lee—l
Cox Horian—f
Crain & Gayle—l

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Davidson J C-l
Davis H V & Co-f
Dennis H W-l
Dilley & Reichenberg-l
Dugan T S & Co-c
Early C C-l
Edinger W H-f c
Elliot J A-c
Elliot & Hilpp-c
Ferguson R M-c
Ferguson & Scott-f
Fox E A-l
Gray J S & Son-f
Gregory N H-l
Gilmore Alex-c
Givens Wm S-l
Hellman C J-f
Hilton D W-l
Hoffman H-l
Hummel & Meyer-f
Hunter & Hogan-f c
Huston M A-f
Jefferson Noyes & Brown
Jeulsius F G-l
Jennings O N-l
-f KY.—Louisville, Con. Jennings O N-1 Johnson C T-f
Johnson J M-I
Johnson-N A-I
Kane, Augustus-I
Kendall H R-I
Knowlton H B-I c
Lang Bros-f
Macroberson & Co-Lang Bros-t
Macpherson & Co-f
Marsh F E-l
McAtee & Duncan-f l c
McDonald & Wingfield-l
McKernan F L-l
Meriweather David-l
Milton I M-l Milton J M—I Moench C T— Moench C T—I
Moore Harry R—I
Mullen W S—c
Nelson Chas L—c
Noble W R—I
O'Reilly & Meddes—f
Pace W B—I
Pirlsey Stephen—I
Pirtle A—f
Porter Geo E—I
Powell H J— 1
Reager H P—I
Reutlinger & Miller—f Reutlinger & Miller-f Robinson A H-f c Rodman H D-l Ryan W-l Ryan W-l
Shallcross L Z & Co-f
Sheldon H S-l
Slaughter T Grant-l c
Slaughter G Gilmour-l
Slaughter J B & Co-f
Smith L C-l
Smith A A-l
Smith & Laurence-l
Stratton J A & Co-c
Tachau E S-f
Theobold, Coldeney
Reinecke-f & Theobold, Coldeney Reinecke—f Reinecke—f Thomas & Kaye—l Timberlake & Jones—Todd J M & Co—f Truehart C T—l Viglini P & Co—f Wanner J & Co—f Wartsius E H—f Williams E L—l Williams F J—l c Williams F J—l c Williams J N Wolfe H H—l

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Grant Abner V C-f 1 c Heintz Rudolph-f Klappert Henry-f Mason Thomas-f c

MADISONVILLE Hall J G B-f
Langley & Ruby-f l c
Lynn & Taylor-l
Murphy C H-l
Rambo C C-l
Salmon R-f
Saton V M-l
Whittinghill R T-f l c

#### MAYFIELD

MAYFIELD
Anderson A S—f
Brand & Wyatt—l
Cosby A D—l
Deuprec L—f
Frey W L—l
Gregory W J—l
Key F W—
Shelton H C—f
Smith L R—f
Usher & Wright—f
Vaughan & Parl Vaughan & P
fic
Wade C W-l
Wade C W Jr-l & Parkhul-MAYSVILLE

MAYSVILLE
Boulden & Parker—
Chamberlain John L—f 1
Curren H C—f
Elgin Jas W—f 1
Everett & Chenoweth—f
Fleming John T—f
Galbraith L W—l
Key W Holton—f 1 c
Newall R H—l
O'Donnell J W & Co—f
Pearce & Dye—f
Rosenham C—l
Rummans Dudley—l
Sulser Gordon—f Sulser Gordon—f Walters G W—l Warden W R—f c Wormald Walter—

# MIDDLESBORO

MIDDLESBOR Campbell J W-1 c Gagle W H-1 Kemp P E-1 Kinniard A M-1 Kinniard N J-1 Kinniard & Sleet-f Perkins Geo H-f -fc

# MIDWAY

Cogar & Co-f Mitchell G W-l f Parrish & Gayle-Poynter H C-f l MILLERSBURGH

Allen G S-f
Allen J G & Son-f c
Cray J B-f 1
Linville Horace-f
McIntyre W D-f
Wadell T P-f 1

#### MILTON Butler Chas-f 1

MORGANVILLE

MORGANVILLE
Averitt W G-1
Collins J F-1
Dyer D L-f
Dyer W P-1
Graham Tom J-f 1
Harris & Waller-f 1 c
Haynes & Skinner-f
Mason Bob-1
O'Daniel W B-1
Spalding Ed M-1
Waggener & Waller-f
Waller Collins-1

MT. STERLING Bright H R-f Coleman G E & J L-French H R-f 1

Graves T C-1 Hoffman H G-1 c Hoffman A & Son-1 c McKee H C & Co-1 Rogers T F-1 c Scott John-1 Strossman W H & Sonflc Wyatt B-Young & Nesbitt-f

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NEW HAVEN Rapier & Bowling-f

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NEWPORT

Alexander & Creutz-f1c

Buchanan F A & Co-fc

Buchanan H, Jr-l c

Dyer W H-f

Harrison C L-f

Harrison C C-f

Harrison C L-f

Karden W S-f

Nagel C W-f c

Riedinger Jchn-f

Schrader H F-f

Tobin R F-f c

Ware M M-f

Webber Jno-f Webber Jno-f

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OWENSBORO
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Booth W B—l
Cannon F A & Co—f
Carter J W & Son—f1c
Clarke Fred W & Co—f c
Claypoole C C—l
Gant M—l
Jolly Percy—l
May F & Co—f c
Parrish J H & Son—f1c
Rudd J C Son & Co—f1c
Sweeney W N & Co—f **OWENSBORO** Sweeney W N & Co-f c Todd C A & Co-f c Wandling McCarroll &

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Loving H H & Co—f c
McBroom G O—1
Nance T M—1
Powell W W—4
Robertson L W—1
Starks O B—f
Vaughan & Ferguson—1
Weil Abram L—f i c
Willi A C—1

PARIS Armstrong F R-f 1 c Armstrong F R-f l c
Doyle John T-f
Forman W W-f e
Hinton W O-f
McCarney R K-f c
McCarthy & Board-t c
McCintock J D-f l c
Motgomery Hugh-l c
Myall E J-f
Myall W-l
Parrish D C-f c
Smith T P-f l c
Webb W H-f
Wilmot R C-f

PIKEVILLE Cecil S M—l Harman T H—c Sawards James—f

PRINCETON

Akin R A—I
Carneal John—I c
Claypool C C—I
Cook J A—I
Gardner D N—f c
Groom M J—f c
Hawthorn Jas S—I
Houge Robert—I
Miller J S—I
Ricney Thos E—f c
Toy N K—I

RICHMOND

Breck Dan-I
Burnam R R-f
Greenleaf & Crooke-f
Kennedy J H-I f
Powell C S-f 1
Smith L J-f
Kennedy J H-I
Turley R E-f 1 c
Turley J W-I

RUSSELLVILLE Briggs J B—1 c Caldwell H B—f 1 c Clark Geo T—1 c Dale J M—1 c Davis A S—1 Edwards Russell S—1 Hill Henry—1 Long John P—f Hill Henry-I Long John P-f McCuddy R F-I Morgan E P-c Morton J Cap-f! Trimble & Evans-f!

SHELBYVILLE Armstrong G A-f c
Ballard J T & Son-f
Bryant J H-c
Collier & Harbison-flc
Goodman A R-flc
Kirk S S-c
Logan J M-f c
Middleton Broa-f
Wakefield M T-f
Wallace & Co-flc

SOMERSET Boone & Wait—l Brown W J—l

Burdine J Fontaineourdine J Fontaine— Collinsworth H F-1 Cook J R-f c Epperson D F-f McIntire F F-1 Morrow W B-f Parsons E-1 Parsons E—!
Reausseau E M—f
Robinson & Denton—f 1
Smith B V—f c
Thatcher T M—!
Waddie R B & Co—f
Wait H—f 1
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SPRINGFIELD Lake D B-McElroy J I-f 1

McElroy J S-f l Mayes & McElroy-Wharton G C-f l

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Clark T S—l
Clark & Hammond—i
Darragh W E—l Dunbar Geo E-f Henderson W R-l c Mavity John S-l Parker A H-f Pollitt R C-l Wilson R D-f Wilson & Darragh-f

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Bohannon J I-f
Bohannon J I-f
Price D B-f
Proctor W R-f
Sublett Jas L-l
Troyman Buford-f
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Gerner & Fitch-f
Hodgkins J C-f
Hodgkins P-l
Hughes Ed-l
Jonett Beverly R-f c
Miller Mrs-f
Ogden W T-l
Paratter I W-f l c Ogden W T-1
Poynter J W-f 1 c
Rash J M-f
Smith W G-1
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Pavia Louis P—f c
Reid D J—l
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Kaliski J L & Co-f
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Voter F E-f 1 c

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Cook J T-f
Flood C S-f
Gilbert S-l
Gilden G S-f
Gilbert S-l
Gilden G S-f
Goodnow R J-f
Greer David-f
Harrison W P-l
Heilborn J-l
Homer J W-f Homer J W-f Houghton J H-c Hurd N B-f Hyde W H-f Johnston C J-f Johnston J J-f Joyce G F-f Kelley G F-f Kendall G-f Kerr T M-f Kingman M-f

Kirkpatrick J B—f
Langue J A—f
Lee C E—f
Lincoln Wm & Son—f
Little O E—l
Mann G W—f
Marshall J H—l
Mason C R S—f
McTigue James—f
Milmon M & J—f
Mooney Jos E & Co
Murdock L A—l
Murphy Bros—f
Newhall G G—l
Nickerson H P—f
Parker Geo S—f
Perkins F H—f c
Pratt J—f
Richards F E & H N—f
Rogers G D—f
Rogers E L—f
Ruddick W A—f
Russell F A—f
Sears H B—c
Sharp E—f
Swett V B—f
Tykeson J C—f
Vinal W D—f
Wallace Wm—f c
Wainwright C D—f
Wheeler G H—f
Wing H T—c
Winslow H T—f
Wood J W—f
Woodruff F O—f Woodruff F O-f

#### CAMBRIDGE

CAMBRIDGE

Ahern John J-f c
Alongrew J-f
Baldwin & Dorsey-f
Barbour A L-f
Bird H & Co-f c
Bliake Edwin H
Blaikie C P-f
Brooks & Conley-f
Burrage W E-f
Carrick Geo H-f
Chamberlain W B-f 1 c
Chester Hans A-f
Conant C M-l c
Covency J W-f
Creamer J F-l
Cunningham Bros-f
Ellis & Melledge-f
Flamard & Lynch-f
Prancis M W & Son-f
Garwin Patrick J-f c
Giles G A-f 1
Grover L B & Son-f
Hastings W B & Co-f c
Hoffman R S-f c
Howlett H B-f Hastings W B & Co-le Heffernan Bros-f c Hoffman R S-f c Hoffman R S-f c Howlett H B-f Keith & Wardwell-f McCloskey & Harty-f O'Neill M S-l McCoy Geo M-f Montague Chas H-f Myles T F & Co-f Pevear Arthur S-f I Raymond T H-f 1 c Sawyer J S-f Sever C W-f Stewart A M-f c Thurston Chas H-f Tupper W H-f Upp J W-l Walton M L-f Wardwell & Keith-f Willard W A P-f e

#### **CAMPELLO**

Curtiss B B-f 1 c Keith E A-f c
Packard S F & SonPackard R E & Co-f

CANTON Dockery M J Doody Bartholomew—f Holmes F E—f

#### CHARLEMONT

Hicks H A-1 Manton M M-f 1 c Morrison N P-f 1 Sherman Homer-f Tainter A E-f Walker H T-f 1 c

## **CHATHAM** Bearse E T-f 1 Eldredge Nathaniel A-1 Freeman C A-f Harding Alfred-c f

CHELMSFORD Warren A M-f 1 c

#### **CHELSEA**

Bishop H E—1 c
Burnett R E—f
Carr Jos R & Sons—f
Carroll J A—f
Carruthers W F—1
Chamberlain Prescott Prescott-Chase M E-I
Chase M E-I
Gerrish William-f
Gould Jesse & Son-f e
Guild Geo B-f
Lovejoy A K-I
Morang W F-I
McCann J A & Co-f e
Merriam Chas A-f
Pearson C W-f
Porter W S-f
Sullivan D H-f
Sullivan J F & Co-f
Tracy J F-f
Vining A E-f
Wentworth R S-f Wentworth R S-Wheeler G F-f Wilcox G F-f

#### CHICOPEE

Abbey Chas C-f
Ash J F-f
Boyd H J-f
Boyd H J-f
Ballard De Witt P-f
Davis E T-f
Dickinson N A-f
Driscoll C J-f
Dunn Daniel-f
Enright P J-f
Fuller W J-f
G Hale Geo H-l
Hinkley F L-l c
Loomis J H-f
C ONeil Eugene J-f
Reddy J J-f
Sparks E C-f
Yeatman F A-l Yeatman F A-1

#### CLINTON

Abbot Carl P—I
Ayers L C & Lister W
E—f 1 c
Cannon P F—f
Dame W R—f 1 c
Dietzman H—f
Geutsch Chas H—f
Hammond F M—f 1 c
Kelley M F—I
Larkin—f 1 c
McGlinchey Wm G—f Larkin—f 1 c
McGlinchey Wm G—f
Merrick S R—f 1 c
O'Malley P F—l
Stevens Chas G & Son—
f 1 c
Stott J R—l
Thissell J—f
Tobey Give Davis f 1 c Tobey Guy Davis—f 1 c Wittig Julius G—f

MASS.—Con.

COHASSET Burgess C Tower—f 1 Lothrop Caleb—f Pratt Aaron—f 1 Snow E Jr—f Tower Burgess C—f

CONCORD

Adams Tolman—f c Appleby J M—f Fowler L N—f Holden Ralph—l Paulson A L—l Russell & Haven—f l c

COTTAGE CITY Eldridge E G-f 1 c

DALTON Barton W B-f Pierce E H-f c

DANVERS

Allen A G-f 1 c
Ayres W M-f 1 c
Carroll John T-f 1
Farrington Geo C-f 1 c
Marsh Bros-f 1 c
Pope Guy P-f c
Tapley C Kalph-f 1 c

DARTMOUTH Slocum Frederick A-l

DEDHAM

Colburn Howard—f Humphrey H D—f 1 c Kimball C H J—f 1 c Schulz Adolph F A—f 1 c Stearns Geo C-f

DENNIS

Baker Geo A-f Baker W F-f Edwards J P -f Jenks J H, Jr-l

DOUGLASS

Bird F H-f l c Cooke W E-f Place F A-l Smith L W-f Thayer A J-f

DUXBURY Browning John—f Green Alfred E—f Irwin John A—f Swift J W—f Train Graham—f

E. BRIDGEWATER Edson M C & Co-f Mann C F-f 1 Nutter F C-f Whitmarsh E S-f

EAST DOUGLASS Bird Frank H-f 1 c Smith L W-f

EAST HAMPTON Baldwin L N-f 1 c Buckner G S-f c MacBean Thos-f 1 c Smith E W-f

NORTH EASTON Anderson A P-1 Clements Wm H-f Field C R & Co-f King John B-f 1 Larson A-1 Long J F-1

EAST PEPPERELL Boynton & Parker—f 1 Ingalls Kitteredge—f Sliney William H—l

EAST TEMPLETON Ingals Chas E-l

EAST WEYMOUTH Garey Minot P-f 1 c McGowan Geo A-l c Tirrell Henry A-f

**EVERETT** Atwood H G-Blanchard A E Blanchard A E—c Cannell Bros—f Hadley & Noyes—Hall Amos E—f Hall M B & Son— Jayne J P—f Jennings C E—f Lee J B—f Saunders C O—f Wood Geo H—f

FAIRHAVEN Tripp Job C-f 1 c

FALL RIVER Audet & Janson—f Chase W B M & Co—f Cook C C—f 1 c
Davis C H—l f
Duckett James—f
Durfee Geo N—f c
Greene W S—f c
Haffards G M & Co—f c
Hambly A L—f c
Hood A H & Co—f c
Howand A G & W J— 1 c f l c McLane Fred J-1 Mercer Peter-1 Murphy E F-f 1 c
Pierce W H-l
Quinn J F-l
Shepard, Buffington & Co
-f 1 c

FALMOUTH Jones G W—f McLane Thos J-Winslow J D—i

Vestal T R-f 1 c

Slade John P & Son-

FITCHBURG FITCHBURG
Allison & Co-f 1 c
Baker Wm & Son-f
Burnet & Chase-l
Carpenter F S-f 1
Conmery Andrew-f
Dennett E E-f c
Gallagher T F-l
Gove H F-f c
Hatch Frank E-f 1 c
Hatch H A-f 1 c
Humphrey Frederick-c
Johnson W C-f
Kirby C E-l
Lincoln C L-f 1
McIntire H D-f
Markham S J-f 1 c
Marsh Alphonso-f Markham S J-f 1 c
Marsh Alphonso-f
Morrison R S-l
Morse H G & Co-f
Pinkham E F-l
Pitcher H-l
Putney W E-f c
Rawson Pardon R-f
Sawyer S W-l
Silvey Wm-l
Smith J H-l
Wilson C F-f 1 c

FLORENCE Baker George N-1 c Beals Geo L-f 1 c Gould Minnie-f McCarthy M J-Meehan D J-l

FOXBOROUGH

Carpenter L E-f 1 c Hodges & Sherman-f Newton Howard E-f FRANKLIN

Fitzgerald Dennis-l Gallivan & Fitzpatrick-Gallivan & Firspanies—
fic Icens H R—f
Johnson Will S—I
Stewart Chas W—f
Tuttle Edwin F—I
Whittaker L R—f
Woodward Palmer A— Wyckoff W A-1

GARDNER

Davis Jonas R-f Dervin John F, Jr-f Edgell C N-f Frost J E-1 Frost J E—I
Greenwood Bros—f
Keenan M H—I
McCutchins F C—I
Minott G L—I c
Richardson C F & Co—

GEORGETOWN Giles L H—f Hubbard O H—l c Jackson J F—l Jewett C E—f

GLOUCESTER Andrews J H—1 Branagan J A—1 c Cavin J H—f 1 Corliss Benjamin H-Cunningham John-f 1 c Cunningham John—i
Darrah F A—l c
Dolliver W C—f
Douglas Thos—f l
Fears Robert R—f
Follansbee H L—f l
French W W—f c
Hazel C H M—f l
Knowlton W E—f -fle Hazel C H M-1 i c Knowlton W F-f Presson D S-f c Presson Herbert-f Steele Geo & Co-f c Story Cyrus-f c Thompson F S-f

GRAFTON Dodge J A-f 1 c Fiske David L-f 1 c Prout M H-f 1 c

GT. BARRINGTON Bidwell & Wheeler---(1 c Briggs Frank H---| c Collins A C--f Giddings Chas--| Joyner H C--f Sanford W B---| c Wright Frank H---| f 1 c

GREENFIELD GREENFIELD
Abbe Clarence M—1
Burnham Frederick I—f
Kaulback G H—f
Lawler Bros—f
Morgan Edward H—I
Packard Chas F—f
Simons H K—I
Snow Frank H—I e
Stimson & Co—f I e
Ulrich F H—I
Williams W S—f
Wilkins Geo H—I

GROTON Boynton & Parker-i Gerrish G W-i Shattuck G W-i

**GROVELAND** Kimball Joseph-f Ladd A Shirley-f 1 c

HANOVER

Curtis A J—f l Dwelley & Nash—f Little Melvin—f Whitney N G—l c

HARDWICK Farrington A W-l Robinson W A-l c

HARWICH

Clark Chas R-1 Small Samuel-f c Snow Geo H-1 Weeks A L-f

HAVERHILL

Adams J Fred—t c
Anderson Geo W—l
Bennett J W—f
Bowley Wm M—f
Christopher J H—l
Chase Dan'l S—l
Prankle & Tilton—f lc
Goodell W S—f c
Goodell W S—f c
Goodell W S—f c
Goodell W S—f c
Goodell W S—f c
Hanson Isaac W—f
Handing A G—f lc
Kelly C O—f l
Kerrigan A P J—l
Ladi A S—f
McDaid J S—l
Maguire D H—f l c
Page W H—f l c
Counby T W—l c
Rand F N—f l c
Sargent A M—l c
Sargent A M—l c
Smith Fred R—f l
Tilton A M—f l
Tiltomb John S—f
White Alfred C—l
HAVDENVILLE HAVERHILL

HAYDENVILLE Purrington Wm-f 1

HINGHAM Crosby Samuel T-l Cushing H W-f Foster Walter B-f Lincoln F H-f Loring E B-f

HOLBROOK Holbrook Frank-i Tierney J J--f Underhay John-i White Walter E--i l c

HOLDEN Merrick E W-f

HOLLISTON Andrews J H—l Fiske G B—f 1 c Fiske J F—l

HOLYOKE Allan J R-1 c Allyn E H-f c Case W W-1

Case W W-1 Chamberlain F H-i c Clarke E C & Co-f l c Cleveland H B-i l c Cooley H W-1

Cornwell I W—c
Crafts W A—f c
Crean Jas E—l
Dillon T J—f
Engle W M—f 1 c
Fisk & Pinney—f c
Gaffney J J—l
Goddu Joseph D—f 1 c
Hale G H—l
Johnson Chas W & Co—f 1 Johnson Chas W & Co—

—f 1 c

Judd & Parsons—f 1 c

Judd Dwight O & Co—
f 1 c

Keane & Dowd—f c

Koehler Paul—f

Lauckner O G—f

Morrill H I—l c

O'Neill L A—l

Pier O M—l

Williams & Montgomery

—f Wood Mark-f 1

HOPEDALE Beals W P-f Westcott D A-f

HOPKINTON Dolan P E-1 Frail W A-4 Hemenway Geo L-4 Whittemore Mrs E D-6 Wood Fred A-6

#### HUDSON

Boynton Henry-f Hill Chas H-f e Joslin James T-f Rase Daniel W-f Stratton Dan'l W-f 1 c Welsh Josiah S-f

#### **HYANNIS**

Chase E L-f l c Cook Irving W-l Thacher Eben A & Co-Thacher Frank-f Thacher Frank G-f 1 c

#### HYDE PARK

Beebe R O-1 Bunton H S-f Cherrington & Carberry Covency Dennis J-f
Edwards Wm W-l
Farwell E C-l
Faunce Thos E-f
George F L-f
Hathaway E S-l
Houston Jos J-f
Kollock Wm B-f
Lockwood Geo W-f
Norris Wm H & Son-f l c Osborne S L—I
Rafter J S—f
Rich Willis D—f
Stocking Geo L—
Terry Henry B—f

INDIAN ORCHARD Tilley O E-f Wright K K -

## **IPSWICH**

Augur Willis L—l
Bamford Chester W—l
Biake John A—f
Brown Edw F—f 1 c
Cogswell & Safford—f
Dodge Harry K—f
Jewett Howard N—l
Schofield Geo A—f W-1

LANCASTER Merrick S R-f 1 c

LAWRENCE
Arundel Edward L—1 f
Austin Geo M & Co—f
Bevington Thos—f 1 c
Bradley Chas E—f
Chickering Geo E—f
Coffin C W—f 1 c
Corcoran C J—f 1
Corliss Geo C—f
Flynn Michael—1
Foster W & Co—f
Littlefield C H—1
McCarthy Eugene A—f
Mack A E—f
Marsh J R—f
Mathes Louis—f
Norwood John K—f 1 c
O'Sullivan J T—f
O'tto Herman—f
Parker J O—f
Porter F L—1
Reynold James T—f
Rowe Walter R—f
Rys: C H—1
Scollay J P & Son—f
Sullivan M F—f 1
Young W E—f LAWRENCE

Chaffie J C & Son—f l c O'Brien Jas—f l c Pease M H & Co—f

LEICESTER Denny Chas A-f

LENOX Carey Chas E-f McDonald Edw-f Mole Geo A—c Post & McDonald—f c

#### LEOMINSTER

LEOMINSTER

Brown C G—I
Conant H L—I
Gates J W—f
Hartford M L—I
Hines H E—I
Killeles P H—f I
Lawrence Geo G—I
Lockey J P & Co—f I c
Miller J L—I
Petry C S—I
Putnam Wm A
Richardson Clayton H—I
Sumach Joseph—I Sumach Joseph—I
Tyler J J & Co—f I
Uhl R J—c
Warren John B—I
Woodworth M S—f 1

LEXINGTON
Hunt Wm-f
Reed W W-f
Sampson G W-f 1
Saville Leonard A-f
Taylor Geo W-f
West Chas T-f

#### LOWELL

Brogan F M-f
Brown W D-f
Brown & Dewar-f
Brown & Dewar-f
Bruley Jas A-l
Capron G W-l
Church F C-f l c
Dickey Thos L-c
Dodge W E-f
Fowler E R-l
Cray A L-f Gray A L—f Gray A L—f Kimball G D— Lee Thos C—f Mansur E E—f Metcalf Geo E— –fc Miller Henry-f Murphy James—f c Norcross N G—f Peabody Joseph—f Russell Eugene G—f Sharkey M J—f Shepard & Fuller—f Smead Nettie H—l Smith Henry A—l Smith & Cavanaugh—f Stratton & Marden—l Sutcliff A—l Trull-1 Tucke E M-f Wallace Daniel R Whiddens G R-f c

LUDLOW Bivine Geo A-f Burr F L & Co-f

#### LYNN

LYNN

Atkins Frank W-f
Barry Wm J-i
Beckett Millard F-i
Breed Geo W-f
Burrill Wm S-f
Callahan Wm-f
Culliton John-l
Cunningham Jos H-l
Dalton & Lent-l
Davis M T-l
Fint Willis E-l
Frinzel Frank H-f c
Gilmore A-l
Goodridge Chas S-l
Green H H-l
Hall & Newhall-f
I licarne John A-f
Hall & Newhall-f
I licarne John A-f
Hall & Newhall-f
I licarne John A-f
Hall & Newhall-f
I licarne John H-f c
Knight Thos B-f c
Lemis & Newhall-f
Madden John H-f c
Marsh Heles. M-f
McAndrews John J-l
Mudge Frank N-f c
Newhall Howard M-f
Newhall Howard M-f
Newhall Howard M-f
Newhall I Srael A-f c
Newhall Loranus C-l
Newhall Wesley I-l
Phelps Jas F-f c
Filten Benj-f
Porter Thos F-f 1 c
Sesson Robt-f
Silbee Jas B-f
Silbee Jas B-f
Silbee Jas B-f
Silbee Jas B-f
Silbee Jas B-f
Silbee Jas B-f
Silbee Saker & Geer-f
Ta-parts Waldo & Sou f l c
Tarbox Jas E—l
Thompson Waldo & Son Tozzer S Clarence—I Williams Henry—I Wood Jas H-1

#### MALDEN

MALDEN
Allen J W-f 1
Black A F-f
Blanchard F F-f
Chase J F-l
Cleary M P-f
Crosby C W-f
Damon C B-f
Fross Fred J-l
Gardner G A-l
Graves & Steinburger-f
Heath N H-l
Holden J P-f 1
Howard Chas W-f 1 c
Howard J Lincoln-f
Keith Ed F-f
McShane P J-f
Peterson F E-f
Prescott C R & Son-f c
Rawley E T-f
Samborn F C-l
Sawyer Conrad-f Sanborn F C-I
Sawyer Conrad-f
Serrat W D-f 1 c
Sterling J F-f
Stevens E Allen Jr-f
Stevens Herbert A-f
Stevens Joseph-f

Welsh Francis J-Welsh Willard—f Willard F W—l Williams W G—l

MANCHESTER

Johnson W J-f 1 Rabardy Julius F-f Willmonton Geo E-f

MANSFIELD

Day A B & Co--- 1 Eldridge Frank B--Halliday John R--- f Reed E M--- f 1 c -f c .

MARBLEHEAD Hathaway G R-f c Slee Chas A-f 1 c Trefly Wm D T-f c

MARLBOROUGH

Blandin C H-1 Brigham W M-Burke Thos S-Carroll P J Carroll F J
Coye John—I
Claffin F L—I
Dalton John—f
Doyle W D—f
Fay H S
Frye L N—f
Greene E F—I
Haggerty W J
Helwole A P... f1c Heman S-i I Holyoke & Russell—i c La Plante G J—f McNally Wm—f Nourse C W—f Otterson J F J—f Simonds S E—i

MAYNARD Hall J Keyes—f Walker A E—f

MEDELELD.

Bartlett Mrs A H-1 Mann R L-1 Ryan W C-1 1 c

#### MEDFORD

Allen G M-f Babb W H-f Allen G M—f
Babb W H—f
Babk W H—f
Baker A S—f
Bird C H—f
Broolinger H C—f
Broolinger H C—f
Broovne Chas G—f
Buss C B—f
Clark & Green—f 1
Cole G S—f
Goodwin J O—f 1
Gibson R—f
Green Geo W—f c
Montague Fred W—f 1 e
Ober Jos E—f
Ober Wm E—f
Phemister W R—f 1
Pierce E G—f 1 c
Ranskolb F W—f
Saville F E—l c
Szetson Geo W—f
Tainter Albert H—f 1 c
Thayer A R—l
Wellington Geo A—f 1 e
Wood Jos W—l
Wilber N E—f

MIDWAY

Fisher F L-f 1 c Holbrook E E-f 1 c Snow Lucy C-f 1 c

#### MELROSE

Albee F C-f Baker G D-f 1 Bosson G T-f Bosworth L H-Briry W S-f

## MASS,—Melrose,

Con. Butrick C H-f.
Burrell Wm A-f
Copeland I C-f 1
Dearborn J H-f
Dimmick A B-f
Ellison C W-f
Everett F E-f Everett F E—f
Farnsworth M L—f
Folsom W N—f
Gibson D E—f
Gilman L W—f
Goss E H—f
Hatch Fred L—i
Hill C F—f
Ide C M—l Johnson Henry E-f Kilgore R D-f Larrabee John-f Lavender W R-f Lay C E--f Leonard H A-f Lovejoy S A-f McCoy Geo M-f McCoy Geo M-f
Melchert Mrs A A-f
Manning G A-f 1
Page Bros-f c
Small E S & Co-f 1 c
Smith O D-1
Stevens Harry-l
Stevens Walter C-f
Stevens G S-f
Swett & Lovejoy-f
Upham F R-f
Whitney F R-f
Woodland Geo W & Co-f c -f c

#### MELROSE HIGH-

LANDS
Bosworth L H-f
Burke Geo W-f
Whitney W B-f

#### MERRICK

Hill Geo A-f Sherburne Nelson-l Smith J B-f

## MERRIMACK

Sargent Bailey—f Trull A A—l c

# MIDDLEBOROUGH MIDDLEBOROUGH Alden J F-f Caswell H B-l Collins T C & Son-f 1 c Cushman A L-l Egger Wm-f 1 Harlow F A-l c Hathaway C L-f Howes Alvin C-f 1 Keith Percy W-f 1 Robinson Miss Sarah-f Ryder Charles-f Ryder T M-f Sullivan D D-f 1 c Thatcher Chas-f

#### MILLBURY

Boyle James—I
Cassidy Ed—I
Cronin John J—I
Dempsey D J—I
Faron M J—I
Goddard Ira N—I
Holman Chas F—I
Mathewson O L—I
Wosely Titus—I
Whitney C A—I -f c

#### MILFORD

Baker W H-f Bixby Frank A-l Connelly Roger T-l Daniel Henry A-f c Hayden Lewis-f l c

Hickey Joseph F-f 1 Holbrook L-f Leahy D C-f 1 Mann F E & Co-f c Remick John P-f 1 c Walker & Co-f 1

#### MILTON

MILTON

Adams G W-f
Alden H B-f
Babcock W W-f
Braddee J W-f
Bryant F A-f
Cobb Jno Jr-f
Colby J P-f
Daly F P-f
Duneshewsky S L-f
Emerson & Sweeney-l c
Harlow W N-f
Holman S L-f c
Kaler J T-f
Lee & McAllister-f
Monroe M D-l
Parsons W D-f
Pond R L-l
Rodday Robert J-l
Pope H A-f
Spinney E R-f
Talbot D-f
Thomas C F W-f
Watson R C-f
Wood W-f l
Woodbury S P-f Woodbury S P-f

### MONSON

Ball F-f Herlihy John P-1 Peck & Fay-f 1 c

#### MONTAGUE Chenery Isaac-f

NANTUCKET Brock Albert G-f 1 c Folger David-f Gardner W C-f Mooers G E-f 1 Winslow A T-f e

#### NATICK

Blaney Alex & Son—f e
Boardman F M—l
Burleigh O H—f 1 c
Farwell R E & Son—f 1 c
Fisk Thomas F—l
Reshuel Te M & Co Forbush Jas M & Cofle Yeager F-f

#### NEEDHAM

Bowers E H-f
Eaton Geo E-l
Ladd Levi-f
Mitchell G E-f 1 c
Mercer A J-f
Thorpe Earnest-f
Tisdale Geo W & Son--f 1 c Wheeler G H-f 1 c

#### NEW BEDFORD

NEW BEDFORD
Aiden Geo N-f c
Atkinson Thos-1
Bertram F M-f
Brownell G K-l
Chase William R-f 1 c
Cook Sam'l H-f c
Cornish I S & Son-f 1 c
Dunham John A-l
Gilroy E E-l
Grow C F-l
Gardner W C-l
Hadley A W-l
Hervey Jas W-l
Howland Walter S-l
Howe James F-f 1 c
James Thos M & Co-f c
Knapp R E & Co-f 1 c
McKowen E F-l c

Pasho J F—c
Phelps Isaac W—l
Rollins A J—l
Rotch & Potter—f c
Roy D A—l
Scherman J C—c
Smith C T—l
Schofield Herbert—l
Trotter I Trotter J Van Campen H & Co-flc Wefer H E-l York Geo A-f c

NEWBURYPORT Adams W F-1 Bliss E W & Co-f 1 Bliss E W & Co—f 1
Brewster Bros—f c
Casey A J & Co—f
Chase & Lunt—f 1 c
Coffin W S—1
Cuseck Wm C—f 1
Dickey G A—1
Holland J D—1
Humphreys W T—f c
Reddy Anthony W—f

#### NEWTON

Alvord Bros-f
Barbour & Morton-f
Barnes E F-f
Bennett R-f
Edmands Wiley S & Bennett K—T
Edmands Wiley S &
Frank—i
Emerson R V—I f
French J W—f
Fuller J C—f
Fuller J C—f
Furber W H—f
Gertridge Mark M—f 1 c
Goodman Wm A—f
Gordon W S—I
Holbrook Chas S—f Goodman Wm A—r Gordon W S—l Holbrook Chas S—f Hyde F C—f Lunt W F—l Murdock F—f Murdock P-f
O'Connor F A-f
Potter John A-f
Reed J-l
Robinson J H-f
Rogers C F-f
Trowbridge T W-f
Turner & Williams-f
Williams M Sinclair-f
Wright Jos A-l
Young Wm B-f

NEWTONVILLE Fuller J Cheever-f c Turner & Williams-f

#### NORTH ADAMS

NORTH ADAMS
Alford A S-f 1
Burch Wm M-f 1
Ford C W-f 1 c
French George-I
Gallup H A-f 1 c
Gelineau A-1 f
Hamer P H-1
Haskins B B-f 1 c
Lyons H S-f
Maher & Co-f 1
Miller George F-f 1 c
Pike F E-I
Spencer Bros-f 1 c Pike F r.—1 Spencer Bros—f l c Tinker & Ransford—f l c Tower Henry—l c

NORTHAMPTON

NORTHAMPTON
Barrett & O'Brien—f 1 c
Cochran Wm M & Cof 1 c
Daniels J O-1
Graves H R-f
Hillman George F-1
Mitchell F-1
Nutting A F-f 1 c
Pierce C H-f 1 c
Towne B L-1
Turner J M-l c
Walker Oliver & Son—f 1 c

Wheeler C A-1 Woodward F T-1 c

NORTH ATTLEBORO Hawk C E-I King E E-f I c Lynch J F-I c Parker A T-f I c Saart F-f Sylvester A C-1 Woodbury F W-f 1 c

NORTHBORO Brigham W M-f Goddard Edw A-Potter & Bigelow-Rice C A-f Sargent Geo F-f

NORTHBRIDGE Beane W A-f

NORTH BROOK-FIELD

Howard M P-f c Smith F A & Son-flc

NORTH EASTON Coggan R H-1 c Field C R & Co-f Hayward E B-f 1 c Howard W N-f 1 c

#### NORWOOD

Bigelow I H—1
Callahan John F—f
Fisher Wm—f
Gay Geo W—f
Gay Harold W— f
Morrill F A—f l e
Pratt Austin E—f l
Stronach A M—1 - f l -flc

ORANGE Kimball James D—f 1 c Newton Israel—f 1 c Whitney M J—f

#### PALMER

Cummings R E—f
Dillon D F—f
Egekiel Geo— 1 c
Fritch A E—f 1 c
Hellyar S H—f 1 c
Hobson E E—f Holden D F—f Hovey F W—l Leach W W & Co—f

PEABODY Farrington Geo C-f c Lord S D-f c Merrill Albert H-l f Spaulding Geo E Stone Chas E—i c Woods P J—i

PEPPERELL

Blood L P-f Boynton & Parker-f c Morrison R S-l

#### **PITTSFIELD**

PITTSFIELD

Armstrong J F-1
Cain Edward-1
Cook C C-1
Cookey Fred A-f 1 c
Earight T N-f c
Grant W H-1
Griffin John W-1
Mackie H L-1
Mills C A-1
Nash E H & Bro-f c
Parker & Shipton f 1 c
Read-f 1 c
Read & Son T R-f 1 c
Russell Frank & Co-f c

Sanders H P-1 Sloper & May-f c Smith C F-1 Smith C F—I
Stevenson & Co—f I c
Stone John B—I
Tolman Edw—I
Tolman Wm—I c
Treanor J A—I
Willis L K—I

PLYMOUTH PLYMOUTH
Danforth W H-f 1
Davis Chas S-f 1 c
Douglass & Comiskey-f
Eldredge W T-f
Gledhill J S-l f
Hathaway B A-l f c
Jackson Thos-f c
Morrissey Herbert-f
Stoddard I N & Son-f

PROVINCETOWN Gifford James—f Gifford Laura T—f Howes Philip R—f 1 c Law Louis S—f Paine Francis A—f Small John W—c Small Laura T—f

QUINCY
Adams W W
Beal E T-1
Brown Geo H & Co-1
Burke J F-f 1
Burke W E-f
Carey T J-f 1
Chase R D-f
Dugan J J-1
Field Geo H-f 1 c
Hardwick John & Co-1
Howland Chas A-f
Howland Edw P-f
Worton Geo W-f
Olney A G-f 1
Pinkham Herbert W-f
Porter Charles H-f
Sullivan M T-1
Teasdale W H-f 1 QUINCY

RANDOLPH Belcher J White-f c French Fred M-f 1 Leahy Joseph T-f 1

READING Bancroft Lewis M-f c Bosson Harry P-f c Horrock G E-f c Prentiss & Viall-f c Prentiss Harley-f Wightman W H-f

REVERE Better Andrew L—f Bunnell I C—f Child Aberdeen H—f 1 Hall C E & Sons—f McMahon John—f Robertson John D—l Segel Samuel A-f Stowers J G-f Toward Forest C-1

ROCKLAND Burke Wm-1 Carney John D-1 Howland C W & Son-T I Howland Giles W—I c Mansfield Geo E—f I c Mulready Edwin—f I c Phelps A A—f I c Tangney Jas H—f

ROCKPORT Appleton Zeno A-f 1 c Cleaves C H-f 1 c Cleaves Levi-1 c Dean J J-f Eustis R H-c Foster H Saville-f 1 Knowlton J E-1 c Strople G E-1 c

SALEM

SALEM
Allen Rogers & Co-f
Appleton & Norton-f
Austin Everett E-f
Broadhead Fred W-f 1c
Dalton J Frank-1 c
Eldridge West D-f
Fleming Chas H-1
Forness A A-f 1
Felton W S & Co-f
Gibson L-1
Hill Wm M-f
Johnson A O-f
Johnson Louis O-f
Jones E D-f
Locke Frank E-f
Odell Chas H-f
Richardson Northey-f
Tierney P F-f
Ward Frank W-f
Warner F E-l f c

SANDWICH Haines Eugene W-f 1 c

SAUGUS Amerige Geo M-f Hall & Newhall-f Hatch James R-f Jenkins A F—f
Newhall Wilbur F—f
Somes N F—f
Rice F H—1

SCITUATE Ains'ie J R-f 1
Bailey Frederick T-f
Bates D J-f
Coleman Moses B-f Poole Chas H-1 Richardson W P-f Wade Jetson-f

SHARON Bowman John A-f Burbank F E-f Cole F Ewing-f Dennett G A Folk August P-f Poole Silas-f 1 c Taylor G M-f

SHEFFIELD Cowles Mrs M E-f Wickwire T C-f

SHELBURNE FALLS Gardner John—1 Hawks C W—f Puffer H M—f 1 c Tower J—1

SOMERSET Hood A H & Co-f c

SOMERVILLE
Adams B—1
Adrian J—f
Babb N F & Son—f
Bennett D W & Co—f
Bennett D W & Co—f
Brings Jas A & Co—f
Callahan C—f
Chaffee E F—f
Chaffee E F—f
Child Miss S F—1
Clarke W B—1
Collins E V—f 1
Coffin E B—f
Currier S E—f
Davis L F S—f c
Fenelon J R & Co—f
Flynn W H—f SOMERVILLE

Giles Jos J-f
Hill W C-f 1 c
Lapham F DeWitt-f
Libby S H-f
Mansfield W F-f
Montague C H-f
Paine C A-f
Perry O H & Co-f
Pilsbury L B-f
Raynes Guy F-f 1 c
Reynolds B R-f
Reynolds J F-f
Robertson C S-f
Saben E E-f 1
Smith L E A-f
Vananderstine H
Wedgwood A B-f Wedgwood A B-f

SOUTH BOSTON
Allen B W-I
Bartlett W E-f
Barton E H-I
Bond G H-f
Bowen H J-f
Carroll J T-f
Chapman D J-f
Corbett P B Son-f
Devine J A-f c
Dixon H G-f
Euton & Tuttle-f
Foley Peter V-I
Hogan John-f c
Kelly Theo L-f
Merrill T F-I
Mooney C P-f c
Murphy John F-f 1
Spinney Ed B-f
Stetson W Graydon-f
Walsh James F-f 1 c
Waters James J-f 1
White W L-f
Wilson V L-f SOUTH BOSTON

SOUTH BRAINTREE Burgess H Sands—1 Cummings C B—f Hannaford C S—f Hobart C H—f Howe A H—1

SOUTHBRIDGE Gatineau Felix—f Kelly M W—f McCleery Wm J—f 1 c O'Shaughnessey M P—f Phillips E M—f Plimpton W P—f 1 c

SOUTH EASTON Hayward E B-f 1 c Howard Wm N-f

SO. FRAMINGHAM
Adams C S & Co-f
Caswell H E--I
Chapin C H--I
Clark W E & Son-f c
Connell John J-I
Crosley L S--I
Dewey H H--I
Esty F M & Co-f
Hodby-- Wm-I
Lowell H N--I
Martell Edw W--I
Slattery E J--f I
Trowbridge A S--f
Twite George--I
Whittemore Jas G--f SO. FRAMINGHAM Twite George—1 Whittemore Jas G—f

SOUTH HADLEY Brainerd F A-f Britton H R-f Bushee Miss Clara F-f Gridley C A-f

S. WEYMOUTH Cook L A-f 1 c Fearing Clarence W-f 1 Richards F H-1 Torrey Geo C-f Vining A E-f

SPENCER Allen Chas H-f Collett Frank-f Howland E Harris-Stone Emerson & Sonf 1 c

SPRINGFIELD

SPRINGFIELD
Allen H H-1
Batchelder E S-f 1
Blakeman S B-1
Bourne F W-1
Bracely Carl-1
Bragg B L-1
Brinkerhoff F C-1
Case W W-1
Casey John D-1
Chapman J-1
Clune J H-f
Cene & Sherwood-f 1
Covson J E-1
Cowles O L-f 1 c
Darling T R-1
Durlane H F-1
Ellis H H-1
Fay S B-1
Ferre Jas F-1
Fisk Arthur L-f
Fuller T W-1
Gibb L L-1 Ferre Jas F-I
Fisk Arthur L-f
Fuller T W-1
Gibb L L-1
Gibmore H G-f 1 c
Gleason J J-f
Hale Geo H-1
Hale Geo H-1
Hill Geo A-f
Hinkley & Field
Holt C T-1
Hutchinson T C-1
Johnson J L & Co-1
Judd & Parsons-f
Ladner Archibald-1
Lockwood T W-1
Lyman A L-1 f
Mitchell Geo P-1
Monroe C D-1
Murphy E J-f
Parker F C-f
Pynchon Jas H-f
Ranschousen J C-1
Ranschousen J C & Son-f
1
Ranschousen & Huie-f -f 1 Ransehousen & Huie Remkus & Remkus—f Rodd A—1 Renkus Kemkus
Renkus Kemku
Rodd A-1
Sharrocks J-I c
Simons H K-1
Sloan Geo-1
Small & Co
Smith C F-1
Stedman F C-I
Stickney C E-6
Sutton E O-1
Waite L R-1
Walker J J-1
Warner E H-c
Warriner W S-f
Webster Wm-1
Whitaker J F-1
Wight H K-f
Williams N H-1
Woodbury J D-1
Young F R-f

STOCKBRIDGE Evans C E-f Fenn D B-f Flynn M-l

STONEHAM Gilmore Onslow & Cofc James A-f Smith H A-f 1 c Watson John W-f

MASS.-Con. STOUGHTON

Barry J J-1 Britton Henry W-f 1 c Chisholm Dan J-f c Curtis Albert P-f Deardon John-Stevens C H-l Talbot J Elmer-Wentworth Geo O-Willis Harry II—f

STURBRIDGE Ladd Geo S-f

SUTTON Batcheller H C-f

SWAMPSCOTT

Gilbert Geo E-l Porter Milton D-f Smart Stephen-f Thompson Waldo & Son

#### TAUNTON

TAUNTON
Adrian John—I
Arden Thos H—I
Blake Alden H—f
Boiggs C—f 1 c
Campion M—f 1
Campion M—f 1
Campion J—l
Claffy Jas T—f 1 c
Conaty F P—l
Couch L C—f 1 c
Earl C H—l
Eldridge J H—f 1 c
Gabriel S L—f 1 c
Gledhill J S—l
Hammond, Morse & Co—f 1 c

flc
Hodges A B & Co-flc
Jackson E T & Co-flc
Leonard M B-flc
Richardson W D-flc
Sproat A B-f
Tallman J R-flc
Walker G L-flc

TEMPLETON

Hosmer Asa—f Ingalls Chas E—l Speare Chas C—f

TEWKSBURY Crosby Geo E-f Farmer Frank H-f Lawley Bruce I-l

TURNER'S FALLS Gilmore W H P-flac Donovan J-Koonz Frank—l Hargis J W—f l a Montague W H—l Rist A H—f l c

UXBRIDGE Agey Chas W-f Brady Francis P-Hobbs Geo T-f 1 -f 1 Taft Chas A-f

WAKEFIELD Blumenthal Louis-1 Butler Brothers—f
Driver Geo H S—f c
Hartshorne Charles F & Son—f 1 c
Hunt Walter G—f c
Perkins Albert R—f c
Southworth P H—f 1 c
Thayer A H & Co—f c

WALNUT HILL Lyons Geo E McKay Jno Pipping Henry A Winshman Otto

WALPOLE

Allen J S—l Brown A M—f Fowler F H—l Frederic Guild-f Howard Harry L-Pearce W H S-l Willett Albert D-

WALTHAM
Bergin Michael—f
Dennen Hollis E—f c
Johnson Wm H—f 1 c
Kilmer Wm E—1
Leslie Geo F—f
Porter Frank K—f
Reade Charles L—f 1
Robinson J F & F J—f c
Sayward Charles E—1
Sewall Chas W—f
Thompson & Reed—f
Tolman Bradshaw T—l
Viles D F—f 1 c
Walker Edward A—f 1 c WALTHAM

Cogshall O W—I Coney H M—f Davis Henry C— Dumas J Jr—f 1 Gardner Lincoln Gardner Lincoln—l Hearly Dennis J—l Lincoln J N—f Longtin Moise T—l Marland Noah—l St Peter Frank T—l Schoonmaker J H—f Storrs Bros—f c

WAREHAM Delano R T-l Ryder T M-f

WARREN Hunt Geo F-f Lincoln Wm & Co-f l Sawyer E C-f

WATERTOWN Barker Fred G-l
Critchett F E-f l c
Farwell Wm E-f
Ingraham R Waldo-f
ingraham & Stone-f c
McDonough John F-f c
Macurda Wm A-f l c
Paine Richard H-f
Roy Stratton-f l c

WEBSTER Casey Daniel F-l Clark Charles M-f 1 c Prout P-f 1 c Setright Jas L-l Steinberg Henry H-f Upham L J-f

WELLESLEY Carter & Peabody—f
Coakley William—1
Jennings G H—f 1 c
Jennings George H—f 1 c
Shattuck W F—f
Smith George N—f

WESTBOROUGH Britton J W—f
Brown A F—f 1 c
Fairbanks Arthur E—l
Fairbanks John W—f c
Forbes Wilbur E—f 1 c
Herlihy Cornelius—l

WESTFIELD Alderman F W-f 1
Allen S A & Co-f
Bryan & Green-f
Clark J H-f c
Dickinson E D-l
Holcomb B R-f
Kingsbury H N-c
Lyman W F & Co-f c Meacham W P-f Rich F A-l Tierney J P-l Veasey W E-f c

WESTFORD Fletcher S H-f WEST NEWTON

Barbour A L-f
Bennett Robert-f
Hatch E P-l
Hinckley & Woods-f c
Rowe Richard-f l c
Smith & Gammons-f
Spaulding Edward-f

WESTPORT Hood A H & Co-f W. SPRINGFIELD Hill Geo F-f Smith J B-f

WEYMOUTH Brown Edward—f 1 c Cook L A—f Dwyer & Whelan—f 1 Garey M P—l f c jordan A S & Co—f 1 c Perry—f Tirrell H A-f 1 c -f 1 c Torrey George C-f 1 Worster Russell B-f c

WHITINSVILLE Adkins H S-1
Burke Wm E-1
Carr S A-1
Dillon J F-1
Parkes C F-f
Tanner L Frank-1

WHITMAN Allen C F-f l c Howland Faunce & Co-Soule Geo D-f 1 c

WILLIAMSTOWN Monahan M L-Noel E P-f Smith C M-f Tenney S G-f 1 c

WINCHENDON Cochran Rodney C-1 Gay Merrill—l Greenwood S A-f c Hunt—I Lamb A S—f 1 c Merrill Chas A— Whitney A H—f -flc

WINCHESTER Barker Edward S-! Burnham Fred C-! Hill A W-! Ireland Stephen-! Kimball D W-f Robinson Edwin—c Woods G A—f c Wooster F V—f 1 WOBURN

Babcock C-1
Cooper C S-f
Curtis W H-f
Deland J F-f
Doland J F-f
Goddard S B & Son-f lc
Gwynell F W-1
Hill W W-1
Hosmer G T-1
Lovell John-1
McSweeney B-f McSweeney B-Maguire J B-Porter B T H
Prior E-f 1
Queenin J J-Wallace C E-H-f

Woodbury

Arnold O P-I Bacon C S-f Bailey L V-I Bailey W A-I Baldwin J C-I Banaghan Wm-Barton S R-f nanagnan wm—
Barton S R—I
Beals T H—I
Beane F A—I c
Berg G A—I l
Brown E E—I
Burnham C E—I c
Butler T F—I
Chaffee A H—I c
Chaffee A H—I c
Chaffin E C—I
Coc S H—I
Eklun A A—I
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Extabrook W H—I c
Farrar & Gates—I c
Farrar & Gates—I c
Fertcher W W—I
Fowler E C—I
Greene C C—I
Greene C E—I
Greene C E—I
Greene C E—I
Greene C E—I
Hopkins F F—I
Hopkins F F—I
Hopkins F F—I
Hopkins H P—I
Kilgore J M—I
Kimball & Townsend—I
Kinox J B—I
Lancaster W—I
Leach L V—I
Litchfield J F B—I
Litchfield J F B—I
Ludlow W G—I
Leach L V—I
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Leach MacGowan & MacGowan McGourty T & Son-1 I
Maher C & Son-1
Maker C & Son-1
Maker C & Son-1
Monoe A C-1
Munroe A C & Ingraham
Murphy W J-1
Pettegrew D L-1
Pike J F-1
Powers & Baker-1

WORCESTER

Pike J F—I
Powers & Baker—I
Pratt & Stevens—I
Rourke Daniel F—I
Soutt W W—I
Smith C M—I c
Smith Walter E—c
Stark N—c
Stordderd E
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Stordderd Stark N—c
Stoddard E B—i
Tatman & Park—i c
Thompson George C—I
Trafford H L—I c
Tucker C D—I
Tylee & McPherson—i
Upham & Kendall—i
Washburn John D, Willia Greene & Ratte—iii
Recene & Ratte—iii washburn John D, Williams, Greene & Bates-ic Wheeler A A-I Williams E O-I Williamson S C-I Zaeder J C-i

WRENTHAM Barnes G F-f l Carpenter J E-f Gilmore F E-f Hall H V-f Pond C W-f

YARMOUTHPORT Clark John H-f Howes Joshua E-l c Howes & Crowell-l c

#### MICHIGAN

ADA Carle W P-f

ADDISON

Bowen O B-f Kline F B-f

ADRIAN

Angel Alice—f c
Auchampaugh Levi—s
Ayers Geo W—f
Ayers John B—f
Baker E L—f
Baldwin Clark E—c Bennett A-f Bradley W F-l Cantrick Frank-Bradley W F-1
Cantrick Frank-c
Carr John E-1
Clark H A-c
Cochrane George-f
Cole H M-f
Fleming Geo W-1
Graves B T-f
Hart H V C-1
Hart & Hardy-f
Holisington M W-f
Hough F J & Son-f c
Hughes F L-1
Humphrey Chas-f
Jackson A A-1
Kennedy Frank-c
King W T-c
Kirk Robt W-1 c
Lanning Geo L-f c
Meyer Chas-f
Michael Joseph-f
Miller C R-f
Morgan & Priddy-c
Morgan & Priddy-c
Morgan & Priddy-c
Morgan & Priddy-c
Morgan & F-f
Smith E F-f
Smith E E-f
Smith E E-f
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#### ALBION

ALBION
Banks J O-1
Davis O L-f
Davis O L-f
Descripted P M-f
Eslow J C & Son-f
Hagle A E-1
Hall D R-f
Labertraux F-f
Lane C B-f
Lane C C-f
Leonard & Noyes-f 1 c
McCutcheon A L-f c
Noyes W R-f
Noyes & Robertson-f
Reed S M-f 1 c
Ross B E-f
Smith C T-f
Weeks M D-f

**ALGONAC** Robertson J M-f

**ALLEGAN** Kellogg W W-l Lilley L A-f c Moore M B-f Montague I C-f Partridge I V-f Stanley H E-f Town P-f Updyke T S-f c Williams F H-f

ALMA Bert Hayes—f 1 Brown Caris—c Creaser P W—f Hall A J—f
Kinch W W—f
Langanshire J H—f
Palmer Francis—f
Spinney J D—f c
Swigart J T—f

**ALPENA** Black D D-1 Blackburn & Co-f c Duff F E—l
Dunlop A—l
Kanieck Tony—l
Kelley & McDonald—f l c
Luce & Hitchcock—f
McPhee F B—l
Orcutt—f Potter Fred N & Co-f c
Wendt F W-l
Williams C B-l Wittelshofer H H-1

ANN ARBOR
Bailey W E-1
Bennett J W-f
Butler & Miner-f c
Carr L D-f
Childs W K-f
Conrad B J-1
Coon E-f
Durham Miss M S-f
Gaige F S-1
Haarer & Son-f
Hamilton Miss M L-f
King Z P-f c
Lawton E W-1
Mack C-f c
McOmber Fred T-f c
Mills D A-f
Oesterlin E-f ANN ARBOR Oesterlin E-Sawyer Lorenzo-f Sessions J Q A-f 1 Whedon W W-f 1 williams H A-f Wilson E-l

ATLANTIC MINE Richardson Wm-f

AU SABLE Ebling F C-f Leith Harry-c

BAD AXE Thompson Chas E-Wright A L-f c -f c

BATTLE CREEK Arthur Jesse-f Binkhorst-l

Artuur Jesse-f
Binkhorst-l
Clark & Fox-f
Eaves E-f
Ford D D-f
Fox O H-f
Gordon J W-f
Harvey E T-c
Howes Gro E Jr-l
Hubbard Bros-f l c
Johnson H J-f l c
Lyman Chas E-f l c
Lyman F H-c
Palmer Chas L-f
Reed & Mott-f
Robinson E C-l c
Simons Carrie-f l c
Stephens Bros & Park-hurst-f
Vernom M-f
Ward Ero-k ''I' Wakeham Fred—f Ward Frank W—f Wilder & Simpson—f

BAY CITY Ambrose Geo F-1 Ames & Bump-f 1 c Angier F-1 Bennett E T-1 Bennett E T-1
Buchanan J-1
Bush A E R-f c
Carney R G-f 1
Clift W O-f 1 c
Dentor T W-1
Drake John-f
Ernst Frank-f 1
Correlation Ernst Frank—f I
Goeschel Louis—
Hubbard L L—I
Keith W W—c
McIntosh J W—d
Managan D—I
Rowley E T—I
Shearer F B—f c
Smith B F—I c
Smith B J—I
Spear & Lewis—f
Stewart A I—f Spear & Lewis-1 c
Stewart A L-i
Thornthwaite C W-f
Van Tuyl E & Co-i c
Warren & Warren-i 1 c
Young W D-c

BELDING Hubbell J L—i Lambertson W S—i Moulton Geo W—i Pickering Win—f c Sandell Wm F—f c Wagner Adam—i l c

BENTON HARBOR Antisdale & Loomis—f c
Bassett, Spink & Co—f c
Chaddock & Shanklind—f
Graves J B—l
Hawks & Horner—f c Mays John—l Plummer & Riford—f c

BESSEMER Bayliss Adwin—f l Eggen Torsten—f Russell Wm I—f l c

**BIG RAPIDS** Bennett A W-i Clark J F-i Fuller C C-i Henderson J J-1 c Kilbourne J H-f c Marsh Mrs A L-Sawyer P N-1 Stearns D E-f Throp Chas-f Tucker W S-f Webster Roy & Co.-f

BLISSFIELD BLISSTEED

Bliss W I-f
Carpenter Mrs E C-flc
Hendricks Mrs Mary-f
Riley J A-f
Rothfuss L H-f
Youngs Leroy-f

**BUCHANAN** Dick John C-f c
East W-f
Palmer W A-f 1 c
Pears Charles-f
Roe A C-f
Stryker F A-f

CADILLAC Beaver & Diggins—f c
Bowen & Thompson—f
Haskins E E—f
McIntyre D E—f
Russell C E—f c
Sawyer & Bishop—f c

CALUMET Arnit David—f l c Aurmger Chas—l Faucett Bros & Guck—f l c
Faucett R C-f l c
Faucett Wm H-f c
Franks Jos-l
Guck F C-f l c
Holman W J-l f c
Heary J B-l c
McCarthy John-l
Reed Joseph R-l
Van Orden Wm-l
Webb W J-f l c l c

**CARO** Howell J 11—f Phelps & Co. Seeley & Hooper—f Smith Bros Wilsey C

CARSON CITY Cummings E C & Son—f Gibbs Geo R—f Gibbs Geo Ir—l Goodno O R—f c Goodwin A B—f Knowles Fred Mrs—f ; Lyon L A—f

CASSAPOLIS Eby U S—f Hayden J T—f Pollock C N—f Ritter C A—f Thomas J B—f

CHARLEVOIX Buttars A-f Harsha & Buttars-f c Kane R W-f McCune Wm G-f Young A-l c

CHARLOTTE Eaton County Loan & Realty Co-f 1 c
Parmelee M R-1
Resch M P-1
Rowley G W-f
Stirling W F-f 1 c
Tears Van J-1

CHEBOYGAN Humphreys Geo P-f Moore G S-1 c Partridge F E-f 1 c Rittenhouse McA-l Shoemaker W E-f 1 c Taylor Sam'l H-f 1 c

CHELSEA Be Gole G A-f Crowell G J-f Kalmbach John-f Mapes S A-f Palmer J A-f Farker Bernard-f Witherell-Turnbull & flc Wilkinson A W-f Wood T E-f

CHESANING Adams Helen C Burrows L P & G Mfle Cheeney C W-f Coryell B G-f c Dredge W P-t Hopkins H J-f Miller W-f

MICH .- Con. CLARE

Benner Geo E-f c Maynard A E-f c

#### CLINTON

Blanchard J R—f Kimball L W Smith Richmond & Co—f Van Tuyle W D—f

COLDWATER

Allen E J—t
Baker Dexter M—l
Crandall E R—f l e
Doty C R—c
Evans John S—t Evans John S—f
Fellows B M—f
Gibson Agnes—f
Herrick Orrim—l
Howe Chas F—f c
Hughes Henry—f c
Lind Harry—f
Lowry Wm 1—f 1 c
Montague J H—f c
Montague J H—f c
Michols G A—f
Parkhurst J G—f e
Rector F J—l
Rowley F B—l
Sparks W E—l
Stevens A G—f
Van Blarcum W S—f
Warren J H D—f 1 c Warren J H D-f 1 c White G M-f

#### **CORUNNA**

Fisher J-f 1 Parker W J-f Young Arthur C-f

CRYSTAL FALLS Bennett S C-1 Cole Frank W-f 1 Corcoran J F-f 1

DELRAY

De Lisle Peter B-f Morley R-f

#### DETROIT

Adams John I—f
Ainger, Swales & Preston—f Bonninghausen J-f
Bradley A E-l
Briscoe & McKee-f
Briscoe & McKee-f
Brown C F-f
Bunclark Alfred-f c
Burgess F C-l
Chandler & Fackles-f c
Chisholm A C-l
Christie G G-l
Codd & Co-f
Cornell H F-f
Day J C-l
Delisle P B-f
Detroit Ins Agency Ltd Bonninghausen J-f Bradlev A E-1 Detroit Ins Agency Ltd

Dickinson J E—f Doane H F—l Domzalski M—f Domzalski M-f
Donnelly T-l
Donglas W-l
Drake S C-f
Eliot & Haviland-f
Emery J-l
Feldman Bros-f
Fick & Huff-f
Fitch C M-l
Gage & Fischer-l
Cavett Wm A-l
Gentsch Wm J-f
Gilson H J-l
Gluccklich A-l
Godfrey & Hennessy Gluecklich A-l
Godfrey & Hennessy-f
Goodale W B-l
Goodrich Bros-f c
Goodale Ins Agency-f
Goodwillie T B-f
(want & Paige-l
Gray & Burgess-l
Grogan R G-l
Grosfield & Scanlon-f
Guenther Fred-t c
Guthard J & Son-f
Hannan W W-f
Hartley J T-l
Hartenstein R F-f
Hassler F H-l
Hawkins & Hunt-f Hassler F H—I Hawkins & Hunt—I Heathcote Thos—I Hennes L K—I Higgins J L—I Higginson A A—I Hodges Bros—I Holden Jas S—I Holmes H G—I Howland J W—I Hunt Leggett—I Hunt Leggett—f Hunt W O—f Jackson L M L—l Jaeger A—f Jaquith M P—c Jacquith M P—c
Jones Ins Agency—f
Josselyn H R & Co
Kaichen H—l
Kaichen H—l
Kaichen H—l
Karrar & Berschach—f
Knorr F—f
Koppin H L—f c
Koppin H L—f c
Kopp F—f
Kurth Chas W—f
Labadie E R—f
Lambrecht R G—f
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Lope R G—f
Lope Lindsay A G-f 1 c
Linsel H-1
Look Anthony-f
Look & Schneider-f
Look Edw W-1
McGraw Homer-f
McLachlan John-f
McLachlan John-f
Macgurn F C-1
Macgurn F C-1
Macgurn S B-f
Margah & Wells-f
Margah & Wells-f
Margah & Wells-f
Mailler C M-1
Miller C M-1
Miller C M-1
Miller G N-1
Mohan Bros-f
Mohan Bros-f
Mohan C G-1
Montgomery W B-1 Monser C G-1

Montgomery W B-1
Moore G C-1
Moore G C-1
Moore J B-f
Morley R-f
Morphy & Van Tuye-1
Munson, Zimmerman &
Adams-f
Murray A-1
Myler & Wynant-1
O'Brien Ins Bureau-f 1 c

O'Donoghue M J-f
O'Hara F G-l
O'Hara F G-l
O'Hara F G-l
Olas Chas S A-f
Page H B-f
Paige F O-l
Paine A W-c
Parker Bros Co Ltd-f
Partridge & Brevoort-f
Patridge & Brevoort-f
Patridge & G-l
Peltier C F-f
Penny, Codd & Co-f
Pickell C W-l
Pickell E L-l
Picrson D A-l
Pond Wm S-l
Purchase Gen H-l
Pylc E W-l c
Ralph P J-f c
Randall Ira-l
Raymond & Raymond-f
Rathbone & Stevens-f
Reilly T J-f
Rhines E H-c
Rohas H C-f
Rowan Daniel-f
Russell C P-l
Russeh H-l
Russell C P-l
Russell C P-l
Russell C P-l
Robertson F-f
Robertson F-f
Robertson F-f
Robertson F-f
Saenger A F-f Robertson L C—I Saenger A F—I Schmemann Karl & Son -fite & Snitgen-fite Seelye O C-1
Selling L-1
Shaw R G-1
Shulte A P-fite Simmons D W-fite Simmons W N-1
Slayton E C-1
Sloman E H-fite Smith F G & Co-fite Co-fite Co-fite Steiner J D-fite Steiner J D-fite Steiner J D-fite Stall A-f
Stall A-f
Steiner J D-f
Stevens F J & G B-f
Stock A J-f
Stoll H-f Stock A J—i
Stoll H—i
Stringer C A & Bro—l
Stringer W J—l
Thiefels N—i
Thomas J H—i
Thomson J C—l
Thompson J W—l
Toepel Bros—i
Tory J A—l
Van Antwerp M G—i
Van Tuyl H G—l
Van Tuyl H G—l
Vernor Bros—i 1 c
Vieman C L—i
Wari Eber—i c Ward Eber-f Ward Thos-f -f c Ward Thos—f
Warren, Brown & Co—f
Warren E J—l
Waterfall E A—f
Watkins G A—l
Whitaker Bros—f
White Chas S—l
Whitney F H—f c
Wilson W G—c
Winter John & Co—f
Worcester Ino A—f 1 c Winter John & Co-f Worcester Jno A-f 1 c Wurzer Carl-f Wurzburger B-f York B D & Co-f Young W H-c

DOWAGIAC Becraft J O-f c Edwards J R-f c 1 Fields Geo M-f c Howe Edward F-f Kinnane James H-f Moon A M-f c koss & Bond-f l c Sweet Chas E-f Wooster John-f

DUNDEE

Carr Fred B-f Corbin & Hitton-flc Dixon J J-fc

DURAND

Atherton E S-f Clemens N H-1 Conn Frank N-1 Fitch J M-1 Garfield O A-1 Hones Carl—I Hicks B P—c Leland J D—i Northway F J— Patchel S C—i Putnam W H—i Reed Claude-Sherman Elirod-I Smith Nat-I Terry S B-4

EATON RAPIDS

EATON KARIDS

De Coursey Eugene-c

Hamilton H H-f

Hamin J S-l

Harris Abbie-f

Harris E S-f

Milbourn H J-f

Osborn A-{1c}

Reynolds T L-f c

Reynolds T L-f c

Rorebeck S. H-f

Russell G H-f

Sprinkle C A-f 1c

**ESCANABA** 

Cooney J J-f!
Doherty J H-f
Linden O V-flc
Merriam F J & Co-fc
Northrup & Benton-fcl
Ryan John F Co-l
Thatcher C M-f

**EVART** 

Chase Irvin—flc Lewis F W—flc Reed Frank—f Tummonds Geo R-c Youngs Dan—f c

FENTON

Case Ida G-f
Conklin F J-l
Corrigan C L-f 1c
Corrigan Chas C Jr-lc
Hovey & McWain-f
Latourette H B-f Logan & Holmes-f Scott W E-f Tinker Clarence Wilmot Geo W-1 c

PLINT

FLINT
Algoe & Stone-f c
Andrews M T-f
Brown G A-l
Carner W M-f
Day Homer-f c
Denbam G L-f
Derbey, Choate & Wolfett-f
Henderson L H-f c
Horton A R-l c
Martin Jas-f
Murphy E-f
Newall G E & Son-f c
Van Vleet J & Son-f c Van Vleet J & Son-ic Watkins Chan-lc Willison L G-i:

FRANKFORT Capron W V-f Parker N A-f Robinson Geo R-f c Hoffstetter J F-f Norris J T-f 1 c Perry & Sons-f Wickham F O-f

GLADSTONE Champion I-f
Clayton Voorhis-f
Gagner J J-f
huber F-f
Metz O I-l
Smith & Empon-f
White E V-f c

GRAND HAVEN Danhof J J-f 1 c
De Boe P-l
Hoyt Chas K-f 1 c
Kirby J O'Brien-f 1
Miras William-f 1 c
O'Brien Joseph W-f
Plaff J A-f 1 c -flc

GRAND LEDGE Clarke C P-f
Ewing J W & Son-f 1
Hoag V W-f
Phares M L-f 1
Russell Amos E-f 1

GRAND RAPIDS
Allen J P-1
Ayres R W-f
Barahack I W-1
Bodwell J B-f
Campbell J H-f
Chauncey C W-f
Clark G B-1
Crosby J S & Co-f
Decker & Jean-f
Donaldson A B-1
Doaker H N-f
Eisenhardt J & Co-f
Falk W B-1
Fox P V-1
Frankford Israel-f
Freeman H E-1
Gallup James-f
Grinnell Henry & Son-f
L GRAND RAPIDS

Grinnell Henry & Sonf c
f c
Hall L B-1
Heath & Byrne-f
Holden & Hardy-f c
Kimes B C-1
Lathrop F-6
Loomis R B & Co-f
Martindale W A & Co-f
McBain W Fred-f
McKee J H & Son-f
Melis M R-f
Naysmith J D-f
Newell G H-1
Powers G-f
Quincus J-1
Rathbun C P-f
Roelofs Geo-f
Saunders L B-f 1 c
Shickell P C & Co-t
Shinkman J C-f
Souch J E
Thayer F W-1
Van Leeuwen W H-f1c
Ward W Z-1
Watkins C W & Cof 1 c
Wilson J N-1

GREENVILLE Booth S A-f 1 c Browne W H-f Fuller C S-f c Gracey Jas-1 c Hanson C-1

flc
Wilson J N-1
Winchester Chas H-f
Winsor E E-c
Wright Silas B-1

Jones E H—i c Kemp E A—i l c Rutan E—i Vanderlip S C-1 c

HANCOCK Coughlin & Lean—f 1 c-Eichkern J J—f c James Frank W—f 1 c Lavigne & Finley—f 1 c McDonald Simon—l McVeah Robert—l Wright E L—l Wright C A—f c

**HASTINGS** HASTINGS
Bauer C H-!
Bessmer John-!
Bishop Chauncey-!
Burton E A-! c
Colgrove P T-!
Hayes W D & Son-! 1 c
Kenaston A F-!
McElwain J E-! 1 c
Pancoast F R-!
Rogers D W-! c
Sage Mrs Susan-!
Sheldon Henry-! c
Stebbins F W-!
Stebbins F W-!
Thomas C H-!
Walker F W-!

HILLSDALE
Bishop S D-f
Chappel J-l
Chestnut J T-f
Fitzpatrick Merton-f
Galloway E O-f
Howe Harry-l
Marvin & Lyons-flc
O'Melay Fred-f
Reynolds E G-f
Reynolds L P-f
Reynolds W H-f
Shepard Lida-f
Stanfield W E-l
Taylor W D-l
Varnum C A-l HILLSDALE

HOLLAND Busse Peter—f 1 Garrand & Post—l c McBride P H—f 1 c Meshiue A. A. C. Pessurk, J. Marsilje & Kooyens—f. Thurber Mrs. L. M—f. Van Duren Arthur—f. 1 c. Van Duren G. J—f. c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar A.—f. 1 c. Vissahar Visscher A-f l c Walsh H & W C-f

HOLLY Baird C H-f c Joslin T M-f McKinney J W-f Patterson W A-f Pulver W D-f HOUGHTON -

Croze L L-f 1 Douglass F A Agencybougass F A Agency
f 1 c
Healy J T—f 1 c
Pryor Joseph F—f
Shelden R Skiff—f
Slockett John—l
Van Orden Bros—f 1 c

HOWARD CITY Collins J C-f
O'Donald & Scott-f c
Perry Chas W-f c

HOWELL Baron Richard-f Beach W E-f Renedict O H-l Brokaw L D-f

Gordon Thos—f Hopper Hiram Sr—f Stowe E A—f

HUDSON HUDSON

Daniels George—f

Foster B J—f

Haggart & Hicks—f

Hall Henry C—f 1

Johnson F R—f

Palmer John C—f 1 c

Seewald & Co—f

Southworth E J—f 1

Steger B J—f

Warner Bros—f

Whitbeck Geo W—f

White A H—r

Whitney C C

Whitney & Swaney—f

IONIA Calkins Chas—f
Dietrick & Brecker—f l c
Meerse J—l Meerse J—l
Montgomery E T—f
Murphy Edwin—f
Smith W T—l
Smith W W—f l c
Soule W F—c c
Wallace Mary B—f
Wardle Clarence B— -fc B—fic

IRON MOUNTAIN Corin Joseph W—l Cundy J H—l Hunting William—l James John—l McLaughlin Hugh—f Miller R T Parent Albert—l Poe Alvin—f 1 c Sterling L T—f 1 c Wright A F—f c

IRONWOOD Bank of Ironwood Ins Bank of Ironwood Inst Agency—f l c Bucklin J T—l Curry Geo A—f Durkee G H—l Hanscom Chas A—l Healy F A—l c Lieberthal A—f Peterson A W—f l c Schobert & Erickson—f l c Shea J J—f Sullivan J A—f 1 c

ISHPEMING Delbridge John—f Gunderson Hans—f 1 c Peters William—f Sedgwick Geo B—f Tellefsen Carl—f 1 c

ITHACA Ashley E H-f c
Barstow A E-f
Howd Jas N-f c
McCall Bros-c
Cakes J Henry-f
Salter M R-f

**JACKSON** JACKSON
Badgeley E C & Co—f
Bancker Enoch—f
Rellows W E—l c
Birney-Kies Co—f
Preck J I—i
Brown W R—f l c
Croil A R—l
Cross E E—l
Downey J C—l
Fox John C—l c
Freeman J J—f
Graves O J—f l c
Hall & Kennedy—f c l
Hall & Long—f Hopkins Geo W-I
Hough E A-f
Knapp C T-f c
McDevitt & Hodge-f
McNaughton R T-f
McWilliams W D-I c
Palmer Martin-I
Poole C A-I
Richards W A-f
Wallace & Campbell-f
Webb W B & Co-f c
Weinbold Jos-f
Worch Rudolph-I
Wright Wm-f Hopkins Geo W-I

JONESVILLE
Baker Dexter M—l
Dickerson O R—l
Hawkins Victor—f
McNeal S D—f
Proper Walter—f
Ransom Wm M—f
Richards N J—f

KALAMAZOO

Adams Joseph—1
Bowman E W—f
Burgoyne E W—1
Curtiss Geo E—f 1 c
De Yoe E W & W M—f
Dmoc G A—1
Edden J C—f 1
Garrett Chas H—f 1 c
Gilbert A C—1
Hinckley & Cornell—f 1

C Hollendar Lawrence—f1 Hunt G W M—l c Kidder G F & W E—f Pendleton W H—f 1 c Rankin E S—f I c Sebring T Y—l Van Horn Sam'l—f 1 c Verhage Martin—f

KALKASKA Getty George B-1 Greacen Jas-f c Harriot Jas A-f Stewart Eddie-1 c

LAKE LINDEN Borkel Elmer-l
Eddy Samuel-f
Gillet-l
Fisher Henry-l
Harris T H-f 1 c
Nichol William-f
Prince E F-f 1

LANSING
Ackerman F M-f 1 c
Baker A D-f
Bartlett-f c
Beich Geo-1
Bronson Guy C-l
Carpenter M B-f
Collingwood C B-l
Dutton O J-l
Dyer, Jenison, Barry Co
Ltd-f 1 c
Holden & Burnett-l
Klocksiem Henry-f c
Lansing Ins Agency-f c
Maynard C W-l
Porter & Porter-f c
Pulver Henry-f
Swift E T-l
Tobin L S-f 1 c
Tussing D W-l LANSING

LAPEER Abbott W S—f Bailey W H—f Bryce Frank A—l Buck Geo R—f Cramton L C—f Holland D E—f c Hough E S—l c MICH.-Lapeer, Con. Laughlin J A-f c
Lawrence Geo N-l
McArthur Irving-f c
Strong H L-f c
Woodward John-l

LAURIUM Hagen & Reed-f 1 c McCarthy J M & Co-f Topin W H-1

LOWELL Eddy F D & Co-f Hicks S P-f Husted A A-l Mange David-l Perry C Guy-f c Stocking R D-f Watts W A-f 1

LUDINGTON Arnott R-f 1 c Dunwell & Stray-Foster F A-f c -f 1 c

LUTHER Fairbanks Earl—f Johnson E G—l Nicherson Ernest—f

MANCHESTER Case C W—f
Freeman A F & F M—f
Hacussier Ge—f
Root E E—f
Van De Werken N—f
Waters A J—f

MANISTEE Barnes & Co-f c Cole D E-1 c Cole D E-1 c
Christianson A P-f
Glesman G R-f c
Pierson & Trimble-f . c
Ramsdell J M-f c
Wallace J D H-1
Wallace & Hart-f 1 c

MANISTIQUE Ashford E A—f
Beals C E—l
First Nat'l Bank—f c
Manistique Bank—f c
Mercereau C B—f l c
Orr Geo H—f c

MARINE CITY Clark E M-f Hunt Wm-f c Jameson E S-f 1 c McElroy And-f

MARQUETTE MARQUETTE
Asire M E-f c
Davis H C-f
Duquette TimothyFoard M H-f
Peters Robert-f c
Post E M-l
Reau J E-f 1 c
Teeple P G-l
Tucker G
Vandenboom F H. Vandenboom F H-1 c White Peter & Co-f 1 c

MARSHALL Billings H—f
Cortright H J—f
Dennison E J
Dennison E J
Deuel J C—f
Haskell H C—f
Hatch Jesse M—f
Hollon H R—f 1 c
Hoyt F—l c
Jackson R—f 1
Gyr Clarence—f Joy ClarenceMerrill H M—f Miller & Miller—f 1 c Page L S—f Simmons E E—f Vernor J T—f

MASON Allen Fred-f Barnes John A--f 1 c Bergman A A-f 1 c
Bergman A A-f 1 c
Bergman A A-f 1
Bristol Geo W-f c
Densmore Ernest-f
Freeland H C-f 1 c
Halstead H O-f Hall A J
Hall A J
Howsel Ed—l c
Huntington C G—c
Lyon Alva G
McArthur Lewis—f
Peak C J—f Peck G L-f MENOMINEE

Bleah G A—I
Gillies Thomas—c
Jones J E—f
Lehman W—I
Lehman W—I
Lowry Judd—I
Martinck J—f 1 c
Menominee Ins Agency
Ltd—f 1 c
Murray E—I
Packer & Hutchinson—f c f c
Ryan Jno F-1
Ryan Wm-1
Somerville Jos-1
Stephenson J A-f c
Walton & Brown-1

MIDLAND Anderson C C—f Anderson Bros—f 1 c Burch Byron—f c Hart Ray—f

MONROE Babcock B w-f Bragdon A B-f c Bragdon A B—f c
Cron Louiss—f
Dansard B & Son—f
Dansard B & Son—f
Davis John—f
Hanson Will—f 1
Itchner Geo—f
Keegan Ollie—I
Kiley J J—f
Kirchgessner Ella—f
Little Geo L—f 1 c
Loranger P B—f
Mathews P H—f
McCormick J J—f 1 c
Navarre W—1
Noble H S—f
Schrauder Geo—f Schrauder Geo-f Wade Leander-l

MORENCI Hart B L-i Pegg I M-i c Rorick E B-i Wilson C A-i 1

MOUNT CLEMENS MOUNT CLEMENS
Armstrong John & Co
Bowers V J-f
Crocker & Knight-f
Czizuk Anthony R Mrs-f
Heime B R-f
Heime E A-f
High W C-f 1 c
Jenney W S-f 1
Kelley Will T-f
Lungerhausen O C-f
Lyons W W-f
Parker & Fox-f
Posner Robert-f
Rutter W H-f 1
Salisbury E J-f c
Skinner Geo A-f 1
Ullrich P-f 1
Van Eps A E-f Van Eps A E-f

MOUNT PLEASANT Bowen & Bowen-f c Brown James S—f c
Chatterton W A—f
Chatterton Geo A & Son Lyon & Livingston—f 1 c Preston W E—f Wallington F C—f

MUNSING Claude W & F S Case—f Collins G. Sherman—l Langley Wm L—f c

MUSKEGON Barcus W W-f 1 c
Billinghurst C C-l
Brower C W A-f
Chamberlain Chas L-f c Chamberlain Chas L—f c
Doane O Leroy—f c
Easton R P—f c
Haines E D—f
Holthe P O—l
Kelly Wm D—l
Lange Max—f l c
Losby P W—f
McCracken Bros—f c
McKillip Geo—l
Potevin E M—l
Powers Dr Lunette—l
Pringle S E—l
Smith L B—f l c
Smith Vesta B—l
Wilson F W—f c
Wood, Ashford & Co—f e

**NASHVILLE** Brooks R A-f l c Hough C A-f Malory E D-f

NEGAUNEE Adams J O & Son-f
Jennings Chas-f
McDonald G A-l
Mitchell S J-f 1 c
Nilsander W-l
O'Connor Geo E-f c
Oleson R W-f 1 c
Olin T A-c
Thoren Theo-f

**NEWAYGO** Riblet T W-f Shaw E O-f 1 c

NILES NILES
Babcock W I—f
Beaver T G—f c
Bonine I A—f
Covell George E—f 1 c
Fish B F—f
Lafter C H—f
Morgan L J—f
Pierce H O—f 1
Salee Cornell—c
Sinclair Wm H—f c
Wood L E—f c

NORTHVILLE Ambler W H—f c
Babbitt L A—f
Dolph Charles—f
Guir W T—f
Lapham E—f
Simonds E K—f c
White P E—f

NORWAY Mitchell W R-f 1 O'Callaghan James-f Sampson R M-1 Springer Lewis-f c

ONTONAGON Carroll Edw-f l c Meilleur C-f c

**OTSEGO** Blakeman A A—f Cleveland M H—l Delano & Clapp—f e Hart M—f Palmer Lizzie—f e Rose E J—f

OTTER LAKE Bathrick L-f McCormick W E-f

OWOSSO
Brewer L G-{
Edwards Fred-1 c
Hamblin L A-f
Henderson E E-f c
Jackson Chas-f l
Laverock Jass H-f
Loring G W-f l c
McKenzie W E-f l
Mahoney R C-i
Osburn Fred-f
Parker H W-f
Reynolds M H-i
Shaw Geo H-l c
Waltz F H-l
Washburn W E-c
Wooden L M-f l owosso

OXFORD Arnold Lewis M-f Fuller Chas H-f I Glaspie C H-f Kinsman Geo O-f o Losey C-f McCarty Alva-f Marsh E S-f Tunstead W J-c

PAW-PAW Downing E E—f
Free J W—f
Grimes F P—f c
McNiel H L—f
Mason W H—f
Parks Edward F—f
Sirrine E D—l
Titus L H—f

PRTOSKEY

Ames R C-f

Barnes G S-f

Call Clay F-f

Dart & Dart-f

Gates Henry-f

Gilbert E E-f

Jones D T & P B-f 1

LeRoy C J-f

McCune & Smith-f 1 c

Quinlan C C-l

Quinlan Thos-f

Wachtel & Barnum-f

PETOSKEY

PLAINWELL Blair John—f
Cox W—f
Hurburt Bertha—f
Nichols Albert L—f l c
Quintus John—l c
Soule, Hicks & Soule f c Wilkes John—f Woodard O J—f c

PONTIAC PONTIAC
Alexander G S J-f
Beekman Martin-f
Blakeslee G M-f c
Bromley P B-f
Brondige J E-l
Covert F-f
Crawford Clark-f
Crawford F A-f
Crohn S-f 1
Davis D L-f
Fisher A I-f Fisher A J-f Hymers E E

Linabury C H-f
Lounsbury & Meloy-f
Malkin Frank-I
Moore A L-f
North Wm F-f
Sawyer J E-f c
Snowdon H H-f
Stuart F J-f
Thatcher H H & G Gf 1 c
Tillson J A-f
Van Buskirk Jonn f
Webster E R-f

#### PORT HURON

Atkins Lewis—f c
Barnum H G—l
Bowen Frank—l
Bush H S—l
Campbell R S—l
Carbon R C & Co—f c
Carson P I—f
Cronan J J—l c
Davidson W F—f c
Deery Agnes L—l
Frazer & Fish—f c
Hayden & Co—f l c
Kendall E J—f l c
McMorran D—f
McMorran D—f
Muir Jas—f
Newell P H—f c
Percival E F—f c
Runnels H E—c
Schmidt J G—l
Schoolcraft & Co—f c
Spalding & Maxwell—f l
c
Stockwell E E & Co—f l
Welton & Eckles—f c
Wright, Hoyt & Co—f c

PORTLAND
Brooks Willis I—f 1 c
Goss Don F—f 1 c
Jenkins O N—f c
Maynard & Allen—f
Moore P N—f
Webber John f c

QUINCY
Brown M M-f
Lockerby & Cowell-f 1 c
McKay C-f 1 c
Segur M S-f
Skinner C D-f

READING
Bower Wesley W-1
Briggs Harlan P-f
Culver Z G-f c
Henry Arthur- f 1
Mallery Matt G-f
Mallery S B-f
Shafer A-f c

#### RED JACKET

Auringer Chas-1 f
Faucett W H & Bro-f
1 c
Holman W J-f 1 c
Leary J B & Co-f 1 c
Reed J R-f 1 c
Webb & Van Orden-f
1 c

REED CITY
Fleischhaner A M-f
Holden J C-f 1 c
Richardson J E-f
Savidge B N-f
Winsor L B-f c

ROMEO

Evans H S-4 Holmes H L-1 McKay Henry J-f Phillips G W, Jr-f 1 c Seaman B N-f 1 c Starkweather J L-f Starkweather W T-f Thorington C C-f

#### SAGINAW

Aldrich M J-l c
Baum Wm B & Brof l c
Bankerts H-l
Brown Jas T-f c
Davenport Martha-f
Ferguson & Wallsce-f c
Fey Conrad-f
Foot J W-l
Geer B & Son-f c
Geer Henry-f c
Goeschel H-f
Greenup E M-l
Guerrin L-f
Harrison H L-c
Iberhoff L J-l
Kersten Edwin-f
Khuen Charles-f c
Lake Wm-f
Lazell B-l
Lewis A F-l c
Littlefield G F-l
Loomis E A-l
Moore A E-l
Morrison S-l
Newberry J O-l
Nerreter & Loudon-f
Schupp, Sheridan &
Hicks-f l c
Schwan V E & Bro-f
Shaler H H-f
Sorber O F-l
Stapleton E-l
Stewart C M-l
Weinecke A-l
Williams R H-l
Wood & Joslin-f

SAGINAW-E. SIDE
Amelung Edward H-1
Arnold H B-1
Baum Wm B & Bro-flc
Brintnall H L-1
Brown J F & Son-fc
Davenport Martha-f
Ferguson & Wallaceflc
Fey Conrad-fc
Geer B & Son-f
Geer B & Son-f
Geer B & Son-f
Geer B & Son-f
Geer B & Son-f
Geer B & Son-f
Geer B & Son-f
Geer B & Son-f
Geer B & Son-f
Geer B & Son-f
Geer B & Son-f
Geer B & Son-f
Geer B & Son-f
Geer B & Son-f
Geer B & Son-f
Geer B & Son-f
Geer B & Son-f
Geer B & Son-f
Geer B & Son-f
Geer B & Son-f
Geer B & Son-f
Geer B & Son-f
Geer B & Son-f
Geer B & Son-f
Labe Wn & Co-f
Littlefield Geo-l
Loomis Edgar A-l
McConkey E H-l
Moore A E-l
Nerreter & Loudon-f
Patterson & Weadockfc
Pratt A-l
Schoenberg E-f
Schupp, Otto & Co-fc
Schwahn V E & Bro-f
Shaler H H-f
Sparks Chas J-f
Stewart C M-l

ST. CLAIR
Hubel Chas—f
Ingles D P—1

lenks Russ S—f 1 c
McElroy David C—f 1 c
McSe Minnie M—f c
O'Connor R—f
Solis Geo C—f
Stowell A R—f
Whiting J P—f

ST. IGNACE
Conner C—f
Hoban Frank—f
Hoban M—f 1 c
Hotchkiss E H—f 1 c

ST. JOHNS
Dooling E L-f
Giffels Chas B-f
Hamilton Wm E-f c
Hunt D L-f 1 c
Hunt Mrs De Witt-f
Kendrick H L-f
Leland Wm M-f
Stephenson Mrs Geo H
-f
Wells Geo A-f

ST. JOSEPH
Bracelin Frank—I
Canavan & Weber—f 1 c
Drake J J—f
Higman H C—I
Kelley Edward S—f c
Schulz Louis S—f 1 c
Smith W M—f
St Clair J C—f 1 c
Mocrison Stuart—I

ST. LOUIS Long Geo W-f 1 c Phillips E C-f 1 c Wright Jas K-f 1 c

SAULT STE. MARIE Bailey Chas E-f 1 c Bates & Adams-f 1 c Colwell & Clark-f 1 Johnston & Blank-f 1 c Metzger Victor E-f 1 c Sutton Jay W-f c

SOUTH HAVEN
Curtis G—f 1 c
Dewey H E—f c
Elkenburg W—f c
Holmes W W—f
Linden J V D—f 1 c
Lull J B—c
Wicksall & Cogshall—f
Wiley Harry G—f

STURGIS
Beck J W-f
Hagerman. H W-f 1 c
Heald F G-f
Jacobs Theo-f
Reading Geo-f c
Smith P A-f 1 c
Stanton J J-f
Wait A H-f 1 c
White L E-f

TECUMSEH
Bowen H C—c
Boyd Robert—l
Davidson Guy J—1
Gillespie Garland—f
Ingersoll W J—f
James Alfred—f
Lowry T A—1
McBride O M—f
Snell P C—l
Temple F J—l

THREE RIVERS
Andrews Ed—f
Arnold Geo H—f 1 c

Barnard W E-f Griffiths John-f Howard Arthur E-f Miller G E-f 1 c Miller Lee O-f Swartz Ed-f

TRAVERSE CITY
Allyn E H-l c
Benjamin F W-l
Bennett W E-l
Blakeslee J-l c
Brown S M-f c
Carlton B F-l
Carver O P-f c
Curtis A B-f
Edwards W F-l
Hale Chas-l
Hastings E W-f e
Harsha W F-f
Loranger J A-f
McGinnis F F-l
Monroe Jas H-f
Power G W-l
Santo John R-f c
Titus L F-l c
Wynkoop D E-l

VASSAR

George H J P

Harrison H E—f c

Lyon R G—f

North F—f

North F—f

Spears W I—f

Taylor E H—f c

Varnum P L—f

VICKSBURG Cropsey J R-f Dunning O B-f Keen Chas L-f McMaster J H-f Ramsdell Guy A-f 1 c Robinson Z N-f

WAYNE

Bayluss H-f
Brewer W H-f
Cullen J F-f
Hosie & Stellwagen-f
Raymo Owen-f
Zimmerman Dr Sam'l-f
WEST BAY CITY

WEST BAY CITY
Allen Geo A-f c
Birchard S R-f c
Elliott Wm M-f
French C H-f
Harris J C-f
Newman Fred-f
Phillips W H-f 1 c
Shover Daniel F-f

WHITEHALL O'Donald Morton—f Williams J H—f 1 c Anderson Wm—f 1

WHITE PIGEON Benjamin J M-f Schurtz J G-f Thomas W F-f

WILLIAMSTON
Beardsley Geo H-f1 c
Crossman Ned-f
Pierce F J-f
Webb W T-f
Waldo Scott-f c
Trask O C-f

MICH.—Con.

WYANDOTTE

Beattie Edward—f Edwards Arthur—l Johnson Fred S—l McInerney J F—f Murphy Francis—f

Nellis Frank-f c Roehrig Henry-f Smith Henry R-f Steele Alfred f 1

YALE Beecher E R-l Bowles M M-f c Fead E F—i c Rapley Jesse—f Merrill John H—f c

**YPSILANTI** 

Dodge S H-f Everett W H-l Griffin Darwin C-

Hewitt Edmund-f c Joslin Frank—f l c Kirk John P—f Putnam & Van De-Walker-f l c Towner T L-f c Wilber D E-f c Wortley J H-f

#### MINNESOTA

ADA

Brattland M A-f First Nat Bank of Ada-First Nat Bank of Ada-flc
First State Bank of Ada-flc
First State Bank of Ada-flc
Fulton & Patterson-fl
Hintz Louis-fc
Hetland John M-fl
Humason C H-f
Matson Peter-fl
Moen N T-fl
Sharpe Peter-f

#### **AITKEN**

Davidson & Co-f Hense Frank-f 1 Hessian Jno C-f Irvin Innis—f Krech Freeman E—f c Williams Geo T—f 1 c

#### ALBERT LEA

ALBERT LE.
Brown H N-f 1
Brown & Brown-f
Gillup V-f c
Griffin J H-f
Hamond E S-f
Higgins H C-f
Jones M M-f c
Ransom C A-f
Southwick C E-f
Tweedy R J-f

#### ALEXANDRIA

Barnes W K-f
Chidester Buel-f
Cowen J S-f
Evans L-f
Jacobson Tolleff-f Jacobson Tollen—i Kortsch G A—f McKay J A—f Mitson W B—f Treat Geo—f Van Hoesen F B—f c

#### ANOKA

Akin R W-f c
Curiel E L-f c
Green C D-f c
Greenwald L JHouston C S-c
Mann L W-f -fc

#### AUSTIN Baird Lyman D-i c

Bascomb F G—f
Bascomb F G—f
Bascomb C N—f
Comercaux J J—l
Earl N F—f
Foster T M—f
Goodwin Parker— -fe Greenman Greenman & -f Kelly E P-f Mitchell J L-f Pridham T H-f c Ranney W W-f Sheedy & Cook-f Shepherd & Cathe Catherwood łс Ticknor F A-f Webber C H-f

Wood F B-f 1 Wright A W-f c

#### BARNESVILLE

Hanson & Tyche—f Hawver M D—f Keeley Harry J—f 1 c Marden Chas S—f 1 c Oliver C R—f 1 c

#### BELLEPLAINE

Chard E E-f 1
Conlon H B-f
Irwin F C-f
Schoell John-f
Weibel W H-f
Whitlock F J-f

#### BENSON

Aldrich E R-f c Arneson A-f
Castberg B-f
Camplin G W-f
Edwards J N-f
Gallagher P S-f Gallagher P S-f Hauge M-f Hudson S H-f Johnson R R-f Kane C L-f Olney F P-f Smith E A-l Stone H W-f Thompson G O-Thornton F M-f Van Slyke A W-

#### BLUE EARTH

Anderson Alex-f
Bullis H L-f
Buswell Geo W-c
Clark Ollie-f
Davis F H-f
Drake W H-f 1 c
Silverson J-f c
Sprout J H-f

#### BRAINERD

Butts F C—1
Isham H J—f
Keene & McFadden—f c
McKay W D—f c
Riggs A P—f c
Smith J R—f l c
Vallentyne R G—f l c

#### CALEDONIA

Beddow T A-f
Blexend H I-f c
Dorival E P-f
Flynn A J-f 1
Scofield C J-c
Sprague R D-f

#### CANBY Christie J S-f

#### **CHASKA**

Burns Thos F
Craven Thomas F—f
Faber Geo F—f
Greiner Fred—f 1 c
Maerz A J—f
Muyres M H—f 1

CHATFIELD Haven G H—f Ober & Burns—f Thurber Chas L—f l c

## CLEARWATER Pineo W B-f 1 Shaw W A-f Whittemore Bros-f

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Carpenter J E—f Childs A M—l Christianson & Strander Fosskett L D-f
Harbin M E-I
Lanctot Wm-I f c
Marin William-f c
Miller & Foote-f
Newberry C W-f c
Purvis R H Land Co-c
Sletten Chas-I
Smith Jos-I
Stevenson Elias-f
Stevenson & Stark
Stone George F- f c
Vance & Stone-f
Walsh & Low-f
Walsh & Low-f
Walsh & Geo-f

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Abrahamson J—I
Alexander E P—I
Rarnes L A—I
Bates M F—I
Clarke O H—I
Costello D H—c
Craig C P & Co—I
Crosby Geo H—I
Davidson McRae Co—I
Dickerman & Co G C
Eckstein & Ebv—I Dickerman & Co G C
Eckstein & Eby-f
Elston & Britts-f
Engles J P-I
Field E D Co-f
Gard G H-1
Graves & Co. C H-1 c
Hanson P G-f
Hartman O C & Co-f
Hounter R M
Kjellin Alf-f
Knox R B & Co-f
Lane, Macgregor & Co-f
Barke J O-f

Little & Nolte—f c Macrae Alex Manley-McLennan Agry Macrae Alex
Manley-McLennan Agy
McInnis D D—I
McMullen Wm—I
McMullen Wm—I
Mendenhall & Hoopes-I
Monaham T J—I
Moorher W F—I
Mosher W P—I c
Newport R M—I
Northern Security Co-I
Paine F W—I
Prindle Wm M & Co—I
Prindle Wm M & Co—I
Prindle Wm M & Co—I
Prindle Wm M & Co—I
Prindle Wm M & Co—I
Salter Frank I—I
Scott J A
Segog B G—I
Sherwood W C—I
Stark Chas A & Co—I
Stephenson J A—I c
Swanstrom & Co—I
Stephenson J A—I c
Swanstrom & Co—I
Van Brunt Walter—I
Val R & C & Co—I
Wahl T W—I
Walter & Covery—I
Williams W D—I
Wing H A—I
EASTON

## EASTON

Rath Frank W-f Queinby C F-f c Terhune H J-f

## E. GRAND FORKS Bronson & Margeson-i Duffy F J-i Jacobi G R-i Purcell G R-i Sullivan T A-f

Cowen F L-f 1 c Davidson & McRac-f James W T-f

#### FAIRMOUNT

FAIRMOUNT
Dean & Palmer-f
Gamble W C-I
Haensaler R A-f
Hopp Geo M-f
Mathwig F A-f
Petersen & Paterson-f
Shanks E B-f
Sinclair H W-f
Sinclair J A-f
Ward A L-f

#### FARIBAULT

Richardson & Turner Ruge Peter f c Smith H B—f c
Weston Geo A
Weston & Jewett—f1c
Whitney Geo S—f

## FERGUS FALLS

Barrows F G-f
Brown D M-l c
Davis F E-c
Hilton C L-f l c
Hodson & Leverson-f c
Lake & Lowry-f c
Lincoln R-c
Lowry M R-c
Nichols Geo L-l c
Olson O-f c
Pfefferke F J-f
Sawbridge C J-f
Stang M-f l
Wheelock H M-f c

FRAZEE
Albertson L W-f
Gummer E F-f
Oberthauser L W-f
Schroder P F-f

GLENCOE
Corson B F-f
Corson E H-f
Davis J S-f
Danek J L T-f l c
Ebeling Herman-l
Kohler F X-f l c
McClelland & Tifft-f
Paine T M-f c
Polak F-f
Thoeny Henry A-l
Thoeny M-f
Waldron J P-f

GRACEVILLE
Baird E C—f 1 c
Cantry M R—f
Catlen C D—f
Green John—f
McDonnell M J—f
McRae Jas A—f
O'Brien A D—f 1 c

GRAND RAPIDS
First National Bank-f
First State Bank-f
Graffam H E-f
Graffam H E-f
Kremer & King-f
Neal W E-l

GRANITE FALLS
Allison T W-f 1
Dahl E C-f
Hartwick Ole-f
McLarty D A-f
Marcuson C M-f
Mikkelson H A-f
Schellbach L H-f
Sorlin T H-f 1
Wellcome F H-f
Zierold O A-f

HASTINGS
Barbaras Geo-f
Follett D-f
Gergen & Doffing-f
Kranz N C-f c
Mayer E N-1
Pringle W DeW-f c
Reed C E-c
Stanley Lowell C-f
Sullivan M H-f
Whitford & Boynton-f 1

HOPKINS Hollister H L-f Larson P M-f Seiberlich R J-l Kinney H C-f

HUTCHINSON
Adams D A-f
Anderson S G Jr-f
Clay W S-f
Davidson Wm-f
Hall C C-l
Harrington I. P-f
Harrington W E-f

Mahs A H—f Odquist C G—f Pierce H C—l

JACKSON
Ashley M D—f 1
Brown John K & Co—f 1
Cheadle A B—f 1
Fiddes A—f
Hughes H H—f 1
Hunter W D—f
McNamara Daniel—f 1
Miller W H—f
Moore G R—f 1
Olson O B—f 1
Quinn A W—f

JORDAN
Engler Henry A—f
Leonard J—f
Phetteplace Chas—f
Rausch C F—f
Schreiner Henry—f 1

KASSON
Anderson Aug E-f c
Fairchild Chas E-f c
Jones S T-f c
McCaughey J J-1 c
Sorum Geo N-f c

KENYON
Adams N C-1
Balske N H-f
Borlang Arthur-f 1
Borlang B J-f
Broen J-f
Brusletten C L-f
Holman J C E-f 1
Mohn & Mohn-f
Overhatt G H
Root D S-f

LAKE CITY
Dempster C L-f1 c
Doughty Frank-f1 c
Hammond Geo H-f
Herman A C-l c
Howard J S-f1 c
Hubbard W A-f1 c
Pike N C-f c
Romick Robt-f

LANESBORO
Blekre J O-f c
Chapman & Chapman-f
Christenson C-f
Nelson Bros-f c
Nelson P A-f
Nelson S A
Sackett R C-c
Scanlan & Habberstad-f
Tollefson L T-f
Toomey John-c

LE SEUER
Anderegg J A-f
Borer F A-f
Cosgrove R H-l c
Jantzen & Smullen-f
Maffatt S G-f
Parker Ora J-f
Patten W A-f
Quackenbush L-f
Taylor John-f
Tousley R-f

LITCHFIELD

Brazie C A-f
Campbell E W-f
Dart C H-f l c
Dickson James-f
First National Bank-f
March Bros-f
McMonagle H S-f
Meekin County Abstract
Loan Co-f l c
Strobeck C H-f

LITTLE FALLS

Bergheim & Cameron—
f c
Brick S P—f
Carey Fred—f c
Davidson A R—f c
Fostar Geo—l
Massy—f l c
Nelson Jno A—f c
Rothwell E—f c
Signor & Schallern—f l c
Tourtillott W T—c
lirebby S—f
Vasaly S C—f c
Vertine J—f
Warner H A—f c
Wetzel John—f c

LUVERNE
Armstrong W H-f
Buck W L-f
Canfield E H-f
Cass L E-f
Cass A S-f
Daily A J-f
Ferguson Bros-f
Hawes Philo-f l c
Hinkley R B-f c
Hinkly W B-f
Kennicott J A-f
Kniss G W-f
LaDue Jay-f l
Schuck B E-f

MADELIA
Benton A H-f 1 c
Evelyn D G D-f c
Haycraft J E-c
Farmer E C-f c
Sylvester F E-f c

MANKATO
Brehm F C-1
Chapman Chas A-f c
Christensen H P-f I c
Comstock W L-f
Davies D C-f I c
Eberhart A O-f c
Evans David S-I c
Friel & Johnson-f
Funk W A-f
Geddes W R-f
Hall John N-f
Leonard Henry-f
Ogle J B-f
Paddock Harry-f
Plymat W N-f
Shaub Arthur-f
Veum J E-f c
Willard D G-f I c
Williams Theodore-f I c

MARSHALL
Bumford R R-f c
Davis Thos E-f 1 c
Davis Thos E-f 1 c
Daniels & Co R B-f c
Dibble W S-f
Forbes D D & Co-f 1 c
Gail O E-f c
Mathews M E-f c
Miles Charles-f
Patterson E C-f c
Seward V B-f
Vosburg B-f 1
Wakeman W-f
Welsford H R-f
Woodard O-f c

MILACA
Anderson J S-f 1 c
Burke Jas-f
Eberhardt C C-f

MINNEAPOLIS
Ackerson Geo L—f
Addy T E—c
American Axel—f
Anderson Axel—f
Anderson Garl—f
Ainsworth G A—l

Allen E S-f
Arthur S R-1
Badger Walter L-f
Baker & Thompson-f c
Barnes Bros-f
Barney Fred E-f
Bass E H-f
Baster, Hector & Co-f
Beemer H-1
Belknap A L-f
Belknap A L-f
Belknap A L-f
Belknap A L-f
Belknap A L-f
Belknap A L-f
Belknap A L-f
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Belknap A L-f
Belknap A L-f
Belknap A L-f
Belknap A L-f
Belknap A L-f
Berkey Co-f
Birkett Geo-l
Bicken E F L-f
Brant J A-l
Builis J J-l
Calhoun J F-f

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Clay Chas—l
Cogan J—l
Collins A—c
Conklin J F & Zonne Co
—f Conkin J F & Zonne Co-f
Conrad Co E A-f
Conroy & McLennan-f
Couch G S-f 1
Crawford W A-l
Daniel L F-f
Daniel & Millard-f
Darling Geo B-1
Davies S M-l
Davies S M-l
Davies S M-l
Davies S M-l
Davis J H & Co-f
De Greer G A-c
Dean Geo F-f
Delaplane E T-l
Deming Portious C-f
Donoghue & Foster-f
Dowdall A S-f
Dunn Thos Jr-l
Durkee H O-l
Earle J W-l
Ecklund Phillips & Co-f
Eichhorn E & Sons-f
Eimert F J-l
Elwell Nathaniel-l
Endsley P M-f
Esterly Co Frank C-f
Everts A B & Co-f c
Farrington R H-f
Field & Mosher-f
Findley S H & Co-f
Fisher W-f
Fisher W-f
Fisher W-f
Fisher W-I
Fletcher Co-f Fisher W—f
Fisher F W—I
Fisher F W—I
Fletcher Co—f
Fletcher L H Co—f
Fletcher. March & Co—I
Forbes F W—I
Forbes T W—I
Ford F E—I c
Foss Chris—f c
Foster F W—f Foster F W—f
Freeman & Malin—f
Fuller C I—f
Garland J L—I
Gilbert B H—l
Gilman E A—l
Gooding O Z—l
Gorham Geo I—f
Grant W H—l

MINN.— Minneapolis Con.

Gray F L—f c
Greaves Geo B—l
Greely Otto E—f
Griffith E S—f
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Harpmann Jacob-f
Hartweli D H—c
Haynie E C—f c
Head N S & Son-f
Hedwall C J—f
Hendley H B—f
Hermann W C J—f
Hill & Garwood—f
Hirsch I J—f
Hitchcock E M—f
Holcombe C D—l
Hood & Penny—c
Hoppin John—f Hood & Penny—c
Hoppin John—f
Horner Warren M—l
Horton Geo W—f
Hunter W A—l
Jacobs F A & Co—l
Jacobs on J P—l
James William—f
Jamieson T A & Co—f
Jones-Davis Agency—f
Jones, D Wheeler & Co—f
Jones, D Wheeler & Co—f

Joyce F M-1 Joyce W B-Kane J J-f Kaufman I Kelly L E-_f Kelly L E-t
Kempe E A-1
Knapp C H-1
Kost F J & Co-f
Ladd J A-1
Laraway O M & Son-f
Lauderdale & Co-f Leffman R-Lewis F S Lewis F S-I
Lounsbery A C-I
Lovry W D-f
Mackensie Wm-I
McGowan & Mahony-f
McGillivray A R-I
McIntyre & Co John C-f
McMillian P D & Co-f c
McNichol A R-I
Merriam W A-I
Merriam A E-f
Meyer J E-I
Minneapolis Trust Cof c

Minneapolis Trust Cof C
Moore Bros & Sawyer-f
Morris S V, Jr-c
Morton Chas M-f
Mowry F L-f
Munckton C J-l
Murphy W H & Son-l c
Newport R M-f
Nickels & Smith-f
Packer, Neely & Co-c
Page C A-f
Palmer F L-f
Peet E W & Son-l
Peet W W & Son-l
Prett & Field Co-f
Pray A-f c
Pray A-f c
Preston C P Co-f
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Ouist Soderling Agency
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Ruge W H-f 1
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C'Brien C J-f
Peachey G W-f
Richter E W-f I c
Rowland Doolittl Rowland Doolittle KOWING DOCHTHE
Gleason—f 1 c
Schafer N J—f
Schmidt Herman—f
Warren L B—f
Wheelock & Sperry—f
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Taber Wm M-f 1
Vanderpool F A-f 1
White J W-l
Woodin A J-c
Wright B F-f

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RED LAKE FALLS Duffy John A-f Germo Thomas-i Grady Fred A-f

Lewis & Higginbotam-f McIntyre Wm-f Pirath P E-f 1 c Swanson S A-f Tonpin A P-f 1 Zeh Adam-f

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Anderson O D-6 Anderson O D—{
Anntson E—{
Baldwin Dwight M—f l c
Chelsen Alfred—f l c
Diepenbrock G H—f c
Ives C W—f c
McAntire Jesse T—f l c
Pierce A P—f l c
Richter A C—f
Rosing A G—l
Strom & McIntire—f l c

REDWOOD FALLS Baldwin H A-f 1 Evans G L-f l French E D-f Honghmaster Geo-f Majon S O-f Robinson J B & Co-f 1 Wallace Wm H-f

RENVILLE Clay C F-f 1 c Haan Peter-f Mason F W-f O'Connor T-f Stabeck H N-f

#### ROCHESTER

ROCHESTER
Allen Geo J—f
Bliss T H—f 1 c
Brookner Geo—f 1 c
Collin J T—f 1 c
Collin & Griffin—f 1 c
Collin & Kelly—f 1 c
Cook E F—f
Gooding A C—f c
Gooding A C—f c
Gooding A C—f c
Gooding A McGovern—f
Fraser Wm—f 1 c
Heffron M—f 1 c
Kalb H—f 1 c
Kennedy T F—f 1
McGovern J E—f 1 c
Morse E A—f c
Richardson H J & W B

—f Scott W C-f 1 c Soule J W-f 1 c Spillane Mike A-f Stevenson & Malone-1

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Nelson John—f
Olson H V—f
Rockwell G W—f
Rowlee E B—1

ST CHARLES Kiefer N-f Kramer F J-f Lombard S J-f 1 c Pfefferkorn Geo-f 1 c

ST CLOUD ST CLOUD
Atwood C L-f1 c
Bennett J R Sr-f c
Doane A D-f c
Donohue J I-f
Gorman F B-f
Hansen H-f1 c
Quinlivan Dan-1
Reed Fred-f
Rochall L J-f
Wright A A-f1 c
Zopp Edward-f

ST JAMES O Meara & Tonnesson-Bither E H-f

Crowley W S-f 1
Ellsworth F F-f
Haugen & Serklank-f 1
Lobben J L-f 1
Meither Chas-f 1
Sandquist M W-f 1
Security State Bank-f 1
Schaffman W F-l c
Thonrton J J Sr-f

ST. PAUL Ahearn & Murray—l Baldy Peter—l Bayard Deuel & Co—f Beardsley B P—c Beardsley B FBell A B-f
Bend C M-c
Bently C D-f
Bergfeld Jos-f
Blakely F D-1
Bolt G-f Bolt G—f
Bradley A—c
Bradley D H—f
Briggs R R—f
Brill W H & Co—f
Carcon W M—c
Casserly L I & Co—f
Child S P—c
Clark & Fletcher—f
Clark Chas H—f
Cochran Thos—f
Colwell J H—l
Constans H B—f
Corneveux J J—l
Crandall W A—f
Cratsenberg A A—f Crandail W H—f c
Crandail W H—f c
Crandail W H—f c
Crandail W H—f c
Crosby H M—f
Crosby H M—f
Cunley & Meyers
Davis H R—c
Dorr R R—f
Dunn R R—f
Eaton & Woodburne—f
Eider D R—f
Erritt F J—f
Ford F E—l c
Forshe Fuller W—l
Frost N R—f
Fugate J S—c
Gilbert H S—l
Gilman V C—f
Gorman R L—f
Greer R E—f
Greer R E—f
Greer R E—f
Greer R E—f Grier R E-i
Grode John S & Co-i
Haas H S-i
Haas J O & Co-i
Hanson P H-i
Harris C H-i
Harris C H-i
Hart H M-f l c
Hat W H-i
Hauser E N-i
Haynie E C-c
Heath & Rowland-c
Hoffman J P-i
Hout Chas J-i
Hunt Chas J-i
Hunt Thos A-i
Hunter H A-i
Jensen J C-i 

Meier E J-f
Michand D H-f
Michand D H-f
Michel Geo-f
Michel Geo-f
Miller James-I
Mills J D-I
Minea C A-f
More C W-f
Moritz W F-f
Murray E H-f
Nash G A-f
Newport R M & Son-f
Norton J C-f
Nowell J A-c
O'Connor M J-f
O'Mera Chas-f
Overpeck R A-f
Pacher, Neely & Co-r
Palmer C H-I
Parlin F T-I
Peet E W & Son-I f
Perry A W-f
Prendergast & Co-f
Reeves & Gilliam-f
Roberts E P-f
Rodenberg Geo W-I
Rogers J A-f
Rogers J A-f
Rogers John Jr-f c
Romer F W-f
Rothschild H & V J-f
Rubbell & Bishop-f
Sabin Fred H-f
Schnabel Geo E-f c
Searle & Sanford-f
Shepard J W-f
Siboerg & Hedberg-f
Smith D D-f
Smith D D-f
Smith J Watson-I
Sonnen C J-f
Stark A J-l
Stimmel W G-l
Strickland Doolittle C Strickland Doolittle Co Strong R O-f Tayeor H K-f Taywir H K—f
Thompson A C—I
Thompson C N—c
Timberlake C S—f
Townsend John—f
Tracy Jas—f
Vail D F—f
Waldorf Grant—I
Waller G C—I
Wann Thos L—I
Warner & Regensdorf—f
I Warner & Warner—f Watson & Howard—f c Weed & Parker Bros-

f c
Welker P—f c
Wheeler F M—l c
Wilkes & Covey—l
Winn T F—l
Worrell Granville—l
Wright B F & Co—
Youngman P D—f

ST PAUL PARK Crane P R-1 Hensel Chas-f Lambert John—I c Laumann W G—f c Miller E E—f I c Miller Edith Sackett flc

Peterson John—f Sackett Ins Agency—f1c Superry E B—i 1

SAUK CENTRE
Cooper J F—f c
Hogan M—f
Kells L
Kells Robt—f
Morse C A—f 1 c
Smith A I—f
Sprague C M—f
Lamb P—f
Woodburg M R—f Woodbury M F-f

SAUK RAPIDS Berg Herman-f Fletcher Wm H-f c Herrick Leon L-f Senn John A-f

SHAKOPEE

Coller J A-f
Deutsch M A-f
Duffy Wm F-f
Meyer Nick-f
Southworth E-f
Storer C C-f

SLEEPY EYE Bertrand E P-f
Davis I. G-f c
Gallagher I-f l c
Geschwind Peter-f c
Griffith & Smith-f c
Hanson Geo-f c
Mo Hans F T
Olsen I M-f c
Pickle A M-f c Pickle A H-f c
Reidl F J-f
Somerville G W-f c

SPRINGFIELL Fernholz Ed J-f Frank Wm G-f 1 Frederickson A-f Moe Knod E-f
Peterson C S-f
Ray J J-f
Schmid John R-f c

SPRING VALLEY Allen & Pattridge-f Bartlett Elwin-f Edwards A F-f Edwards F V-Farmer W H-f Hale S H-f Jones E—f Kellogg W L—f Thayer Burdett—f

STILLWATER Castle L B-f 1 c
Gillespie Ernest-1
McGarry Robt-f
Prince-Joy Agency-f 1 c
Procter Mrs Gertrude M -f c
Smith H E & Co-f
Staples & Robinson-f
Sullivan Bros-f

TOWER

Whitman G A-f 1

TRACY Berdan C J-f
Cain Henry-f 1
Lloyd Hanal-f
Main Chas W-f c
Korns & Johnson-f
Robinson N J-f
Starr Mary A-f 1 c
Workman Morris-f

VIRGINIA Bailie R E-f
Campbell & Robb-f
Castin John-f
Chase Stevens-f
Gill Thomas-f
Hamilton S T-l
Moore W J-c

WABASHA Hurd E H-f Hurd E K-f Jewell H B-l c Jewell H B-l c
Jones R A-f
Jones R E Co-f 1 c
Keating Jas-f
McGovern J F-f
Mullen J H-f 1
Mullen & Bowditch-f
Paine H-f
Satory John-f
Stone A J-f
Southworth A D-f 1 MINN .- Con.

WADENA Baumbach C W-f Baumbach & Austin-f Field F C-f c Gores F E-f c Hunsinger Chris-l Latta F-f Mettel John-f c Murray A-f c

WASECA

Andrews F B-f e
Bailey F M-f 1
Bailey P C-f c
Barden Thomas-f Barden Thomas—I
Buckman Marion—I
Coleman Thomas—I
Day F T—I c
Devine D D—I
Garland R D—I
Lilly B—I
Madden J E—I
Sullivan J B—I
Swift Wn A—I l c

WATERVILLE

Dressel Geo J-f c Everett M R-f

Everett T R-f Kerwin P J-f

WELLS

Brewster M W-Brewster M W—!
bruder Chas—f l c
Conant & Conant—f
Draper C H—f c
Heath S—f l c
Odell D—f c
Oren T O—f
Pihl Chas F—f
Schnorephurs H—f Schnorenburg H-4 Siebert Chas-f Southwick O F-f c

WEST ST PAUL Herrick J W-f c

WHEATON

Burton Wilson E-f 1 Colyer C H-f Cory H B-f Flood Jas H-f Hatcher B F-c Marshal H G-f

Peterson Andrew—f 1 Ringdehl Wm—f Williams W T—l c Zemple R T—f

WHITE BEAR LAKE Haussner J A-f Schuahel G E-f 1 c

WILLMAR

WILLMAR
Branton J F-1
Handy F G-f c
Markhus Wm T-f 1 c
Nordin A F-f
Odell Chas W-f
Otis John-f c
Otterness & Downs-f 1
Roise Axel H-f
Styles Jno H-f
Talman D N-1

WINNEBAGO CITY

Armstrong J A-f Grinnell F M-f Hill W H-f Hotchkiss Edw A-f McGuigean E J-f Moulton E C-f l c

Ware Frank-f Wasgatt F G-

WINONA

Basiord & Frost-f 1 c
Bauman-f c
Baumann W A & Cof c
Bierce & Clark—f
Dixon & Kemp—f l c
Gregory G W—f l c
Kunkel G W—f c
Pelser E—f l
Pett W F—l
Posz—f l c
Posz—f l c
Posz—8 Schmidt—f
Probason & Clarke—l fс Fost & Schmidt—f
Probasco & Clarke—l
Rising & Jung—f
Roberts E M—l
Rose John—f
Shackell Joseph—l
Stevens H C & Co—f c
Smith H G—f
Smith W A M—l
Watson N H—f c

**ZUMBRATA** 

March T M-f Rockne A J-f

### MISSISSIPPI

ABERDEEN

Binford J A-l Eckford J W-l c McFarlane J C-l c McMillan W C & Co-f McQuiston D H & Co-f Monroe Ins Agency Inc

ACKERMAN

Cramer N A-f 1 Torbert C A-f

**AMORY** 

McWhorter B F-f

BATESVILLE

Jarratt M E-f Lamb L B-f Pearson Leland L-f Perkins W W-f Price J C-f

BAY ST. LOUIS Cazeneuve Jos F-f Jayne M M-f 1 Rea Geo R-f

BELEN Denton I C-1 Denton M E-f

BELZONA Cramer N A-f

BILOXI Biloxi Ins Agency—f 1 c Lowery R J—f 1 c Swan & Co—f 1 c

BOONEVILLE Alexander K E-f Savery P M-f Stanley J C-f

BRANDON Dobson Sol-f 1 McCaskill J L-f

BROOKHAVEN

Casnahan Jas—f c Daughtry J B—f c Underwriters Agency—f 1 c

BROOKVILLE McLeod R P-f

CANTON

Dinkins W L-f Flournoy J F Jr-f Foot & Co-f I c Mass B-f I c

CARRULLTON Neill W H-f l c Nelson C J-f l

CENTERVILLE Jones A H-f Jones S R-l McAllister R W-l McKee Ezra F-i c

CLARKSDALE Johnson J H & Co-f 1 c Scott Chas Jr-f 1 c

**CLEVELAND** Smith C R-f c 1

COFFEEVILLE Brannon W L-f 1 Whitton S R-1 Whitten Miss Lucile-

COLDWATER Darby Mrs S L-f Gilliland W R-f c Turley J D-f

COLUMBUS Bell E S-1 Bluhm J-f 1 Cayce Newman-f Columbus Ins & Bldg Co Columbus Real Estate & Ins Agency—f Craddock & Walker—f

Lee W H-f Long Mrs Henrietta-f Moore Edward S-f Sykes J H-f Terrell V L-f Whitfield A D-f

COMO Brown C R-f c Pointer J H-l c

CORINTH Borroum & Wilson—f Cox George Jr—f Henry Thos E—f Jones H K—f Young Bros & Barnhill Young T K-Young & Henry-f 1 Young H N & Co-f Young & Perry-f 1 c

COURTLAND Tohnson C L-f 1 c

CRYSTAL SPRINGS Lott R E-f l c Newton J M & Co-f c Townes A T-f c

DUCKHILL Binford Lloyd T-f 1 c Fox R C-f

DURANT Lawrence H F-f

**EDWARDS** Redfield W G-f Ward W R-f l c

ELLISVILLE Pettis W S-f 1 c Ellsworth W H-f 1 c Walters W V-f 1 c

**EMPORIA** DuBerry J R-f 1 c Phillips L B-1

**ENTERPRISE** O'Ferrall T J-f

**FAYETTE** Schober Geo V D-f 1 c

**FERNWOOD** Ewing D D-f 1 Linton Z Z-1

FRIAR .POINT Robinson F D-f 1 c Suddoth Jas A-f 1 c

**GLOSTER** Cass Edward K-f Collins J H-l Ford T B-f Whittington L N-1

GOODMAN Pickens Edw W-f 1

GREENVILLE Hebron J B—f 1 c Ireys Henry T Jr—f 1 c Robb J H—f 1 c Wheatley George—f 1 c

GREENWOOD Bew J R-f 1 c
Fathevee M-1
George P S-f c
Petect Wm M-f c
Vardaman & Steele-f1c

**GRENADA** Bell A B-1 Hoffa Wm B-1 Laurence O F-1 McLeod J W-f 1 c Moody T E-f c Thomas & Hoffs-f c

**GULFPORT** Cass Edward K—f
Gary T P—f
Hewes & Yerger—f
Jordan Bros—f
Moore & Hewes—f
Stewart & Acosta—f
Thornton A L—f fic

**HATTIESBURG** Booth W 1—1
Collins & KingGastoon P L—f
Holmes D B—1
Holmes Bros—1 Montague A A-1 Rush J W-1 Smith E D-1

HAZELHURST Covington G W—f Ellis I N—f Fairly H D—f Graves A T—f e Ramsey Mrs Carrie W—

**HERNANDO** Cooke R P-f 1 c Foster Hugh-f 1 c Morgan R E L-f

HOLLONDALE Bank of Hollandale-f

HOLLY SPRINGS Croft Addison—f Fort H C—f Smith L A—f c

HORN LAKE Jarratt Brooks E-f

INDIANOLA Oliver Alexander W-f 1

**ITTABENA** 

Pitts W T-f 1

Dunn C-f

INZA Jordan John W-f

JACKSON Bond C A-f c
Cavett J C-|
Crowder A C-|
Dowdle J R-|
Hood J C-f
Mims R B-|
Morgan Thos A-f
Robinson & Robinson-Tic Ross & Yerger—f c Thompson & Potter—f West H J Wharton & Roberts—f c

KOSCIUSKO Brown J P-f c Fletcher John M-f 1 c Oldham J M-f 1 c

LAUREL Patton & McDonald-f Rumble W F-f Rumble & Ottman-f c Sumrall John W-f c

LELAND Smith M B & Co-f

LEXINGTON Dyson John L-f 1 c Eggleston J S & Co-f Pickens & Burnell-f Sutton W H-f Watson H W-f 1 c

LUMBERTON Williams P E-1 Williams P E-f c

MACON
Boyd E B—f 1
Bransby & Boyle—f

Cavett E D-1 Fant J C-f Faser & Beel-f Lee Joe-1
Scales N-f
Yates E V-f
Yates R E V-1

MAGNOLIA Gill W A-f Huff D M-f Jonas, Hiller & Co-

M'COMB CITY Caston W R—f
Craft H—l
Bishop J A—l
Govan & Quin—f
Howie & Thompson—f
Lallertoo F H—l
Olken C H—l

MERIDIAN Broach & Broach—f 1 c
Cameron B F—l
Carter & Broach—f 1
Grimes Ben H—f
Hunter & Miazza—f
Lloyd J C & Co—f
McCormick T R—l
Nail W A & Co—f c
Watts J E—f
Weems Smith & Houston
—f

Williams & Bozeman-Woods & McRaven-f

MOSS POINT Blumer J F P-f Stewart J W-f 1 Vanderwait John-l c

NATCHEZ De Lap E G & Co-f | c Irvine & Foreman-f | c Mayer Simon-f | c Metcalfe R I-f | c Rawle John—1 1 c Willson C W—1

**NEW ALBANY** Phiffer Wade H-f

NEWTON Maguire H C-1 McRaven W D-5 Selby T H-f c

OCEAN SPRINGS Russell H F-f.

OKALONA Ivy C A-f
King S B-c
Morrison & Lagrone-f 1
Savage W E-f 1
Shell D H-f
Williams W J-f

OXFORD Pouter W D-f 1 c Leavill & Carles-f 1

PASS CHRISTIAN Northrop Elmer-f 1 c Pettis W H-f

PEARLINGTON Pesend P F & Co-f

**PICKENS** Gordon W S-f

PLEASANT GROVE | Cameron R E-f Lepsey W C-f

**PUNTOTOC** Boone W A-f 1 c Pitts M B-f c

POPLARVILLE Roberts Chas W R-1 Scarborough J J-f c Williams & Scarborough

PORT GIBSON Abraham Max-f Abraham Max—f
Bloch Chas D—f
1
Brashear J N—f
Drake E S & J T—f
1 c
Gordon C A & Co—i
Humphreys E A—f
1
Jones Jno M—f
Spencer J G—1
Taylor J M—f

QUITMAN Evans J B-f Ferrell J A-f

RIPLEY Murry J F Jr-f

ROSEDALE Jones C L-f 1 c Lobdell John V-f 1 c Roberts W B-f

SARDIS Walton E S & Co-f c

SCRANTON Dean & Hibler-f
Jane E J-f c
Randall O Agency
Rouke H S-f
Swan & Co-f

SENATOBIA

Hill T P-f 1 c Johnson H—f
Johnson H—f
Jones S W—f
Lauderdale J W—
Kush P A—f 1
Still W E—f Taylor N A-f

SHUBUTA Patton W H-f

SHUGULAK Houston Jones—f 1 c

STARKVILLE Hogan J B-f 1 c Horteness G D-f c Reynolds & Powers-f c Shearer W N

SUMMIT Atkinson & Bro-Ford & Kersky-Gracey Geo T-f Lea & Moyse-f Tennisson Annie-

**TEHULA** Jones W B-f

TERRY Redding C-f

TUNIS Dorsey A L-f 1 c Johnson B L-f 1 c Russell B L-f 1 c

TUPELO Harkey S T-f Saverys Ins Agency-f 1

UTICA Ferguson & Gulledge-f

VAIDEN Armstrong John J-f McConnico S E-f

**VICKSBURG** Dickson Bros-f 1 c Dickson T H-1 Flanagan Geo W-1 Flowerrec R E-f 1 c Hennessey P L & Bro-f

Klein Bros-f 1 Lee A C-f 1 c Markham F D & Coflc Moore & Lum-f 1 c O'Neal F C-1 Smith W O-f

Wilkerson R C-f 1 c WATER VALLEY

Able G D-f
Box Chas B-f
Brown S B-f
Hamner W C-f
Wagner J H-f
Ware & Cock-f 1

WAVELAND Dunbar Jas V-f

WAYNESBORO McAllister Wm-f

WESSON Anderson & Williams-f Hartwell C E-1 Rea James-f c

WEST POINT Arthurs, Dugan & Co-f

Arthurs, Dugan & Co-Augustus H M-1
Beasley A A-f
Crity F A & Sons-f
Feazell H P-1
Harley A M-1
Hibbler Tol-f c
Howorth B M-1
King T C-1
Moseley B & Co-f
Oliver I A-f I
Randle J J-f
Roberts Mrs A C-f
Roberts Mrs F M-f
Sitevens J J-c
f c f e
Toliver H F-1
Trotter R M-f 1

WHEATON Stewart L L-1

WINONA Asee J S-f 1 Campbell C H & Sonf l c Purnell J C-f Witty W H-f 1 c WOODVILLE

Davidson J A-f Joseph I S-f 1 Richardson Mrs N-1

YAZOO CITY Bradley A L-1 Barnwell & Barnwell & Daniel W E-1
fc
Daniel W E-1
Eggleston H T-f l c
Exum B-f l c
Howard F-f c
Hudson W M-l c
Maxcy W P-1
Norman T H-1
Wiles W W-1 Barbour-

#### MISSOURI

#### ADRIAN

Cooper & Prine-f Fair H L-f Fair H L—f
Hoover India Miss—f
Hoover Wm A—f
Mahon W S—f 1 c
Nelson Mondy—f
Newcomb A C—f e
Wolf W F—f

## ALBANY

ALBANY
Dalbey W F-f
Debord James-f
Gabbany E S-f c
Hubbard Wallace-f c
Humpfry T M-f
McCammon J P-f 1 c
Millen Mrs J J-f
Patton C L-f 1 c
Ratcliffe M G-f
Stapleton & Osborn-f 1 c
Ware J W-l

### APPLETON CITY

Bartley L D-f
Belisle M-l
Coffin J G-f
Hook Ed A-f
Miller F H-f 1 e
Naylor Mrs S B-f
Sturtevant Addie-i
Vannice W R-f

#### ASH GROVE

Comerys C B—f c
Dalzell W H—f c
Hayden J C—f c
Martin J O—f
Musgrave & Turk—f c
Norris A J—f c

#### AURORA

Gates C H-l Kinn A G-f McNatt John M-f c Ragsdale John F-f c Raitenger H R-f Underwood J W-f Woodfill Jared R Jr-f e

#### BELTON

Blair J F—f
Bradford W J—f 1 c
Campbell C O—f 1 c
Eaton C W—f & Houston-Houston

#### BETHANY

BETHANY

Crossan C-1

Cumming A S-4 c

Frisby A H-4 c

Heaston Wm C-6 c

Heat C C-6

Reeves W A-6 c

Rusk I H-6 c

Sigler B P-6 c

Sallee J M-6 c

Skinner E-6 c

Skinner W H-6 c

Templeman W A-6 c

Wanamaker & Barlow-6 c

Winslow C S-6

#### BEVIER

Goodale H D-f 1 Hale C F-f 1 c Hughes J G-f 1

#### BLOOMFIELD

Green H S-f c Montgomery & Bauder-Moseley & Buck-f c Tucker W L-1

Turnbaugh T B & Sonf c Wilson Ben—f c

BOLIVAR BULLVAR
Adams & Mosier—f
Johnson & Sea—f
Leonard B F—f
McCracken H C—f
McKinney & Leavitt—i
McNeil & Schofield—l
Simpson J G—f
Taylor Ellis—f
Townsend O M—f
Watson T A—f 1 c

#### BONNETERRE

Conrad C A—l Kirkpatrick Alice Malugen J H—f Meyer A L—f 1 Owen C M—l

### BOONVILLE

Chambers F R-1 Dauwalter F.-1
Dauwalter F.-1
Draffen D T & Co-i c
Gentry D T.-1
Hazell C W.-f 1 c
Hess E M.-f Hess E M—f
Hodelich R—f
Rennison J E—f
Stephens W S & Bro—f c
Trigg W H & Co—f c
Whitlow R W—f c
Windsor E A—f 1 c

### **BOWLING GREEN**

Ayres T J-1
Bibb W P-1
Cash J E-1
Foley C E-1
Hogue P B-1
Nelson Wm-1 Omohundro & Dunbarfс f c See Geo T—f Shipp J M—l Thompson J E—f Tinsley & Basye—f Wenkle Cash—f Wise G C—f 1 c

## BRECKENRIDGE

Carter W H B—I
Chapman & Rozzelle—f
Kenower J T—f
Page H M—f
Russell Joe C—f 1 c
Steele J C—f 1
Trosper N L—f

## BROOKFIELD

Arbuthnot J A—f
Bailey A A —f
Bettelheim B J G—f
Brott E C—l
Hendricks—f Hendricks—I Lamb H H—f Markhan Harry—f Marchan W W—l Moore G E—f 1 c Reger J S—f 1 Rusk E M—f 1 c Rusk M Y—f 1 Smith & Brinkley—f Thelkeld T J—f

BRUNSWICK Benecke Louis—f Benecke Otto K— Finch Chas E—f -f c Knappenberger M fic Owen Walter F-f 1 Sasse Rob A-l BUTLER

BUTLER
Catterlin J M-4
Denton C A-f
Denton C A-f
Dearmond J A-f
Duvall & Percival-4
Evilsizer T S-f
Hartwell R G-f
Herrell J L-1
Holmes & Hartsock-f
Jeter Frank-f
Moore Jas B-1
Pierce & Allen-f
Ross W W-f
Tuttle Erra-c
Wilson A M-1

#### CALIFORNIA

Barnhill W M-f 1 Burkhart C A-f Gill S C-f Gill S C-f Hardy H B-Hickox N C—f
Hunter & Kraemer—f
Inglish C G—l
Rice r A—f 1

#### CAMERON

Althouse W J-f
Althouse & Williams-f
Cornish E D-f
Eakin E J-f 1 c
Fitzgerald Maggie-f c
Freeman H L-l
Hamer Daisy-f
Harris E T-f
Hurd L S-f
Livingstone & Dennes-Livingstone & Deppenf l c
McGill Frank R-f l
Musselman A F-f c
Shirts J V-f
Walker E T-f c
Wood Ben F-f

#### CANTON

Ballow J F—f c
Barrett C W—f
Chinn H C—f
Cooksey J B—f c
Elston John—l
Henderson E F—f c
Hendricks L T—f c
Hendrow W B—f
Hilbert Arthur—f
Kluthe K B—f 1 c
Settle J M—l c

## CAPE GIRARDEAU

Albert L J Jr-f c
Albert W S-f
Artnur & Williams-f 1 c
Astholz H A-f c
Choppell Geo E-f c
Deane H S-f 1
Engleman E H-f 1 c
Vandivort & Vasterlingf 1 c Vasterling Alex-f

## CARL JUNCTION

Allen E-f Chitwood G D-f CARROLLTON

## Dunlop D-f 1 Houston John G-f 1 c Lemons R-f c

Parker & Lee—f c Riblett W—f Tuley & Ely—f 1 c Queen & Peltier—f c

CARTERSVILLE Burch & Fountain-f c CARTHAGE

CARTHAGE
Bell Jas E—f c
Black & Wyatt—f c
Claffin R J—l
Crawford J C—f c
Cushman F A—f c
Eye M A—l
Gray T E—f c
Higgins J F—l
Innes D A—f
Lewis A F—f
Manley L N—f
McGee John C—f c
Moore W G—f
Newell A G & Son—f c
Smith Dock—l
Smith Geo F—l
Spence James—f

### CARUTHERSVILLE

Spence James—f
Tolle Fred—l

Damming S M-1 Garrett C-f McClanahan James W-l Moore & McClanahan-Smythe J F-f Smyth & Moore-f I

#### CHARLESTON

Black W E-I
Boon & Lee-f
Leal E J & Co-f
Galbraith G W-I
Kirpatrick Charles E-f c
Leob & Rhodes-f
Ogilvie Elmer F-f
Randoiph Effic M-f
Winn H R-I

#### CHILLICOTHE

Ashby Frank—f Fowler Harry—i Gill & Ryan—f Gunby W J—f Hall A—l Hall A—I
Hoffman H C—f
Hurxthal C D—f
McInturff & Stewart—f
Mansur J H—I
Martin L A—f
Miller Chas M—f c
Miller Robt—f
Page I N—f
Rohrer S D & Co—f
Shelton A M—f
Shoar A P—f
Smith Coma—f
Smith Coma—f
Smith Oscar L—f
Watkins J E—f
West R W—f

#### CLARENCE

Asbury B B—f 1
Byars F W—f
Dale C I—f 1 c
Dale & Manuel— Dale & Manuel—
Durham R L—f
Harness E M—f
Pritchard W M—
Shanks R N—f
Wright H A—f

#### CLARKSVILLE

Carroll & Co—f
Duvail F J—f
Estes L Edgar—f
Moody E N—f
Wells J Henry Jr—f

#### CLINTON

Chastain & Moore—f
Collins & Killiston—f l c
Paris H P—f c
Godwin W M—f c
Good L W—f

Hunter & Co-f c Landon A C-f Lindsay & Hinkle-f 1 Lockwood C S-f Snyder-f 1 c Wallace & Stevens-f 1

COLUMBIA
Anderson B M-f
Broadhead Harry-f
Dorsey J S-f c
Fyfer J Th-f c
Hopper & Lonsdale-f c
Niedermeyer F W-f 1 c
Pratt W S-f c
Ouinn & Conley-f c
Schwabe Bros-f c
Smith Fielding W-f
Smith & Whitle-f
Stewart & Murry-f
Trimble G W-f 1 c
Truitt W H-f
Vivion W A-f 1

CRYSTAL CITY Sutter Fred—f 1 c

DEEPWATER
Banta W S-f 1 c
Hearn & Root-f 1 c
Yenzer J H-f

DESLOGE
Mackleys A P-f
Scott J W-c
Spain W W-l
Tinsley E B-l

DE SOTO

Barrett J F-f
Coxwell T F-f
Farley J L-f
Harrington M F-f 1 c
Herricz L-f
Hopson W H-l
Hunter R M-f 1 c
Kempe E-f
Kirchner-l
Mahn Geo-f c
Munroe O M-l
Park Dan
Roberts-l
Ouarles W H-l
Williams Jos G-f

DEXTER
Buchanan & Jeffers—i
Motrostadt E C—i

DUEMVEG Willson Herbert-f c

**EDINA** 

Cottey L L—I c
Ennis J W—I c
Hollister W C—I c
Hardman J M—I
Jack J J—I c
Linville C B—I c
O'Reiley F J—I c
Raliegh & Dorian—I c
Schierbrock Adolph—I l c

ELDORADO SP'GS
Briscoe W E-1 c
Davidson C C-1
Dry T B & Co-1
McCary & Son-1
Rhodes & Clasby
Russell W M-1 c

ELSBERRY
Dudley & Palmer—f c
Gibson John M & Son—
f
Pace Jno W—f

FAIRFAX

Carter A L—f
Curry J B—f
Daulton B D—f
Dragoo N F—f
Donnell J S—f
Hambaugh & Campbell—f

FARMINGTON
Burks J B-f
Clay, Buck & Flemming
-f 1c
Evans N S G-f
Jennings E J-f
Ledbetter H B-f 1 c
Pipkin & Swink-f
Smith, Bleek & Co-f 1 c

FAYETTE

Armstrong J W-f 1 c

Bedford E W-f

Brown W G-1

Burguin A B-1 c

Denneny J B-f

Gallemore J R & Co-f

Hughes Wm-1

Jackson R S-f c

Kirby W F-f

Smith B H-f c

Smith T J-f c

Smith T J-f c

Smith Willard-f

Tolson J D & Co-f

Wilson W J-1

Woods J A-f 1

Woods Theo-f 1

FERGUSON Polland J B-f

FESTUS Boyer W S—f Funk J R—f Snyder C T—1

FLAT RIVER
Covington G W-f
Fitch Frank-|
Flat River Realty Co-f
London G M-f
Lowe F M-|
Tetley J H-f
Tinsley E B-|

FREDERICKTOWN Anthony E D-f Blumer A-f Newbery Frank-f

FULTON
Collier S Barry—f
Hamilton & Son—f 1 c
Jameson C W—f c
Jameson W E—f 1 c
Koontz & Townsend—f 1
Penn & Sallee—f c
Tuttle E N—f 1 c

GALLATIN
Britton R J—f c
Cruzen N G—f
Dudley & Jordin—f c
Gillihan L B—f
Givens N S—f c
Lile W G—f
McVeigh J G—f
Pilcher H A—f
Poage Harry—f 1 c
Selby J A—f c
Stephens & Handy—f c
Tague W 0—f
Tarwater Hy—f c

GLASGOW
Henderson J S-f
massie F A-f 1 c
Price A B-f 1
Richardson G K-1

GRANBY Cummins J B—f Harb W P—f Mesplay Ed

GRANT CITY

Benson Jesse—f c
Case Wm—f
Crawford W H—f 1 c
Hotaling Chas—f
Hudson & Delboise—f c
Kelso & Con—f c
O'Key W C—1
Osman W F—f c
Phipps L M—f c
Rouderbush J E—I
Sanders S F—f c
Schooler & Lingenfelter
—f c

GREENVILLE Settle John H-f c

HAMILTON
Clark Elmer E—f c
Filson T A—f c
Hawk J W—l
Johnson C C—f c
Wyatt W J—f c
Young S M—f c

HANNIBAL
Anderson T L—f c
Bassen & Spencer—f c
Clayton Geo D—f 1 c
Fisher W H—f c
Holme John T & Son—
f 1 c
Plowman J W—f c
Settles E V—f 1
Smith A S—f
Theis Adam & So—f c
Wilson T C—f 1 c

HARRISONVILLE
Allen C E— f c
Barrett Bert—f c
Barrett W H—f c
Brons C A—f
Conger Arthur—f c
Culbertson Jerry—l
Deane Edw W—l
Herr B F—f
Hoover S W—f 1 c
Horn W A—f c
Summers W D—f
Wilson J M—f

HERMANN Meyer August—f Reppstein E F—c

HIGBEE
Botts W T-f 1 c
Elgin J C-f
Wayne J P-f
Wyatt J C-f

HIGGINSVILLE Campbell F H—f c Hoefer Daniel—f c Noyes Ike H—f Sautmyer J B—l

HOLDEN
Brad Horman-f
Carpenter Mrs Ella-f c
Hawes & Courtney-f c
Liddle W H-f l c
Pierce J W-f c
Sankey S R-f l c
Steele & Son-f c
Wallace & Enis-f

HUMANSVILLE
Allen & Tillery
Burnside G C-f
Ham A H-f

HUNTSVILLE
Baker J J-f 1 c
Doyle & O'Bryan-f
Ferguson A J-l
Rutherford H L-f

INDEPENDENCE
Beaty A C H—f
Buchanan James F—f
Buston E P—f c
Carroll Carrire May—f c
Cogswell J R—f c
Halleran D C—l c
Higgason A E—f
Loar W S—f
McCoy A L—f
Ott A M—f
Prewitt-J A—f
Rider, Walter & Co—f l c
Shartle James E—l f
Sheley & White—f
Sitlington R S—f
Webb G W—f
Woodson S H—f
Werkman S I—f l c
Zeigler John—f

JACKSON
Caldwell H L—f
Paar & Koehler—f 1
Schmuke Al C—f c
Williams S D—l

JEFFERSON CITY
Bauer August J-f 1 c
Bradbury T M-f 1
Bredeman John H-f 1
Burch Edson L-f 1 c
Cox S W-f 1 c
Dallmeyer Wm A-f 1 c
Fromme F J-f
Gordon L D-l
Green J H-f
Henry & Ellis-f
Roer F W-f 1
Scott A-l
Shephard C C-l
Sullens J H-l
Thomas & Price-f c
Wagner Geo-f
Winston C A-f 1 c

JOPLIN
Barr J F-1 c
Briggs & Briggs-f c l
Buck O W-1
Clover & Clover-f
Dangerfield J H & H E
f
Digby H-f
Ennis C M-1
Faulkender J C & Bro-f
c
Hitchings H E-1
Miles & Frank-f c l
Musselman H-f c l
Rudd Jas C-f c l
Shannon W F-f
Smith & Fisher-f
Tatman B L-1
Walker & Gray-f c l
Webster & Elmer-f c l

KAHOKA
Callihan O S—f
Cherry N T—f
Hiller Chas A—f
Liewellyn C T—f
Montgomery T I—f
Ross Stafford—f
Rutherford W T—f
Spangler E P—f c
Stewart E Hitt—f
Watson Chas—f
Whiteside John A—f

ПО.—Con.

KANSAS CITY Alberte A A—l Allen Investment Co—f Bailey L B—1 Baird & Eaton—f c Bales & Hogsett—f Beedle A D-Blackman J-Boone D-l Boone D-l Boone H-l

Bennett & Pickett-f c
Boor V F & Co-f
Brown John A-l
Brown P S Jr-f SAM. L. CASEY INSURANCĚ KEMPER BLDG.

Chapman H D—1 Chatterton H J—1 c Chesney F L—1 Chesney Frank O—1 Chick J S & Son—f Child F C—f Childs A W—f Clinch F W—c Coates A—1 Childs A W-f
Clinch F W-c
Clinch F W-c
Coates A-l
Cobb D F-f
Courtney C C-l
Cowherd Bros-f
Crutcher & Welsh-f
Davis W B-l
Dew J P & Co-f
Elgin Bros-l
Elgin Bros-l
Ellis & Segur-l
Furgason & Tabb-f
Fradenburg B J-f
Ganney J H-f
Griffith W E-l
Garney J H-f
Griffith W E-l
Groves H J-l
Hackett & Soden-f
Hanna & Redman-l
Haynes W C-l
Harwood & Fowler-f
Henderson W B-l
Hicks & Gallagher-f
Holker J H-l
Holmes A A & A E-f
Hunter, Ridge & Bryant
Johnson W B & Co-f
Jones R B & Son-f
Kumpf's Ins. Agency-f
Livingston W H-f
Mapes J B-l Mapes J B-1

#### MASTIN DRENNON SCHAFER CO.

408-9-10-11-12 Fidelity Trust Bldg.

GENERAL AGENTS Life, Accident and Liability Dept.
Actna Life Ins. Co.; Fitle Guaranty
& Trust Co.; Actna Indemnity Co.;
Royal Ins. Co.; Queen Ins. Co.;
Federal of M. J.

## W.J. Medes & Son

FIRE *INSURANCE* 

Massachusetts Building

Mill Chas D—l Motley W P—l c Muchlschuster & Jaiser—

Oppenheimer Geo-1 Parker C D-f Pierson W A-c Porter R F-c

Potter Eli—l Pratt & Thompson—f Rankin Harry—f Ridge & Vanburen—c Ranl:in Harry-f
Ridge & Vanburen—c
Rieger, Callahan & Adkins—f
Kush J H—c
Scott W & Co—f
Seidlitz Chas N—I
Sills Northup & Co—f
Simpson S S—l c
Simpson S S—l c
Simpson & Groves—f
Sothoran J F—c
Stiebel J L—l
Thayer & Moore Brokerage Co—f
Tillhof & Campbell—f
Trout D N & Co—f
Turner & Nichols—c
Van Guilder E M—f
Van Sandingham—l
Weyer D A & Co—c
Wayland & Dawes—f
Whipple A A & Co—c
Workman A D—l
Whitaker C M—l

Anderson M W-f
Crawley W A-f
Egan Mrs Eva C-f 1
Holcomb Mrs Annie-f
Holcomb M H-f
Kellogg B-f
Martin J E-f c
Martin T J-f 1
Robertson J W-f
Taylor A F-f 1
West Hy-f KEYTESVILLE

KING CITY RING CITY
Bonham A G-f
Canaday J R-f
Flood John-f c
Hale J W-f
Langford O L-f
Millan Wm-f c
Snapp J A-f c
Sullinger J W-f
Wagers J T-f
Ward George-f c
Ward J H & Geo-f c

KIRKSVILLE

Blackledge R J-f Bonfoey B L- & Son-f Brenneman Miss Emma Frenchian Falss Linder Chase L W-1
Cook & Anderson-f
Damerall H S-f
Dockery & Hilbert-f
Gillum S F-1
Corbin Grout-f 1 c
Hicks W S-f
Howell V J-f
Humphrey & Keyte-f Howell V J-f
Humphrey & Keyte-f c
Kilgore N F-f
Lindsey H S-f c
Lorenz Robt-f
Moses W R-l
McLaughlin S S-f
Payson C H-f 1 c
Sigler Bros-f c
Winn S W-l

KIRKWOOD Allen N H-f c Hough H W-f c Jonnson B E-f c

KNOBNOSTER Collins W A-f 1 Craig A M-f 1 Littlefield Ed C-f 1 c

LA GRANGE Bozarth Carrol C-f Davis Geo-f c
Edwards Leslie-f

Hagood F S-f Koch L F-f Mussetter W A-f c

LAMAR Andrews S—f
Cox J A—f 1
French S H—f
Houdershelt & Co—f
Lillard & McEven—f McGilvray J B-f Miller W J-f c St John & Finks-Wray A J-f c

LATHROP Daniels C B-f 1
Doherty J T-f
Fagin I D-f
Robertson F P-f
Stuckey S L-f 1 c

LEBANON Bransteter J G—f
Burley T B—l c
Diffenderffer W I—f c
Draper C C—f c
Farris J W—f c
Mayfield L C—c
Mayfield A O—f l c

LEES SUMMIT Drenning M M-f McCarter O P-f c McDowell & George Miller A C-f c

LEXINGTON

Bates Geo W-1
Catron & Taubman—f c
Edmonds J A—f c
Gruber G—f
Howe Frank—f
Ireland Richard—f
Jesse R T—f
Lesueur J O—f
Mountjoy Geo M—l
Norfolk R F—f
Price John M—f
Roark I E—l
Steir Geo—l
Wallace F L—f
Wilson & Worthington—f
Winsor H W—f c LEXINGTON

LIBERTY LIBERTY
Allen S W-f
Corbin B B-f
Corbin & Dougherty-f
Chandler John T-f
Courtney Wm J-f
Dougherty Chas L-f 1 c
Ritchey Geo S-f
Stean T C-f
Woodson Wm H-f
Yancey L B-f

LOUISIANA Armstrong H J—f 1 Beimer J E—l Armstrong H J—f 1
Beimer J E—l
Campbell Edward—f
Findly H J—l c
Fritz J W—f c
Fry Alonzo—f c
Goodman W B—f 1 c
Griffith W H—l
Lynott G E & Co—f c
Monckton C I—l
Robertson J W—f
Rule E B—f 1
Wiseman F J—f 1 c

Goodding S A-f
Hess Chas P-f
Hes, Brown & Co-f
Hicks, Yutz & Co-f
Hughes D R-f
McKee L H-l
Powell C O-f
Payson D H-f 1c
White J A-f

MALDEN Douglas R S-f l Morris I M-f Peck Geo W-f Rayburn M B-f c

MARIONVILLE Cannady Bros-f Carney F P-c Howard & Carney-i c Ragsdale A J-i c Turrentice W D-c

MARSHALL MARSHALL
Allen & Brightwell-f
Barnum E E-1
Boyer J H-f
Bryant J W-f c
Cameron Jerome-f
Carpenter W W-f
Laurie W B-f c
Lewis & Gaunt-f
Morrow L M-1 f
Newton & Leonard-f c
Orear & Dawes-f
Phillips J R-f 1
Taylor & Fisher-f
Vandike & Co-f c Vandike & Co-f c

MARSHFIELD Long W L-f Orton J J-f Winslow Guy-f 1 c

MARYVILLE

Collins W H—f
Connett & Cordill—f
Davey & Halley—f
Deem D D—l
Dooley S V—f
Gillam, Bellows & Pierce McClaskey John S-McDougall R L-f Morehouse H-f Owen J F-1 Nowley—f
Sisson Nat—f c
Smith O H—l
Smith W F—f c
Toel & Son—f c
Williams A—l

MEMPHIS
Black Clay-I
Boyd J O-f
Collins Geo T-f
Cowell & Shacklett
Dewey C A
Doran J M-f c
Durnal J L-f c
Gundy C F-f
Hilbert C H-f
Holley & Jones-f
Reddish F C-l
Sanders C F-f
Scott & Reddish-f
Thomson N A-f **MEMPHIS** 

**MEXICO** Lynott G E & Co-f c Monckton C J-l
Robertson J W-f
Rule E B-f 1
Wiseman F J-f 1 c
MACON
Banta A Jr-f
Cook Jno A-f 1
Dunaway Walter-l
English E L & Bro-f 1 c

MEXICO

MEXICO

MEXICO

Buckner J C-l
Duncan & Meyers-f
Fowles W L & Son-f
Guthrie & Richects-f le
Hopkins & Ridmonds-f c
Howell J W-l
I akenan & Barnes-f
Lane & Adams-f
Locke E R- & Co-f Offut Joseph—f
Paul W I—l
Pratt Harry—l
Ridgeway C HJI
Tucker J D & Son—f c
Williams Jos—f c
Williams & Sharp—f
Winscott A J—l
Witherspoon C A—f

#### MILAN

Burnham & Cochran—f Campbell John M—f Fletcher & McCullough— TI
Reeves C W-f
Miller & Higgins-f 1 c
Orlar L L-f
Page J R-f 1 c
Wattenbarger & Bing-Watson J S-i 1 c

#### MOBERLY

MOBERLY
Bounds—f
Dorser J W—f c
Fort Otto—c
Gladney A C—f e
Hanshumaker E B—l
Hatfield H A—c
Hogan Dennis—f c
Kelly T S—c
Little A B—f 1 c
McRoberts G P—f
Riegle & Christian—f c 1
Shivell—f c
Sparks G W—l f c
Tedford R—f c

#### MONETT

Badger L W-f
Johnston Robt-f c
Louderdale & Hayes-f
Shaffer O P-f 1 c
Solomon Sig-f 1
Westbay Harry H-f c

## MONROE CITY

MONROE CITY
Anderson E L-f
Davenport D R-f
Ely W L-f
Grady J H-f c
Green Node-f
Hickman J T S-l 1 c
Hume N L-f c
Johnson Jas M Jr-f 1 c
Longmire W W-f c
McClintic R S-f c
McClintic R S-f c
Merriwether Robert-f
Piersol R C-f c
Stevens D H-f

#### MONTGOMERY

Ball J F-f Ball J F-f
Barnett James D-f
Clark C L-f
Cook W B M-f
Gentry E B-f
Gilchrist W M & Co-f
McCall R A-f

#### MOUND CITY Crannell & Decker-f

Crews Arch A-1
Dearmont J B-1
Meade S M-1
Koss J B-f 1
Smith B P-f
Thomas C E-f

## MOUNTAINGROVE Allen J W-f 1 c Chase Sarah A Miss-f Key I W-f Newkirt F W-f Short Joel F-f 1 c

MOUNT VERNON Boster J .-- f Darrock A V-- f c

Griggs J W—1 Porter & McPherson—f c Turk John C—f c

#### NESHO

NESHO
Alexander Jas C—f c
Davis J C—f
Graves H W—l e
Heaton Warren—l
Kelly M J—f
Landars & Co—f
Moore T J—f
Morrow B J & Co—f c
Osborne & Sims—f
Shannon John F—f c
Shartel C M—f
Shepherd R M—f
Withrow J M Z—f c
Woods & Boone—f

#### **NEVADA**

NEVADA
Ayers A J-f c
Birdseye & Son-f c
Conklin I W-f
Davis A B & Co-f c
Dickey L C
Ferry Bros-f c
Gailbrath W C-f
Gilbert C E-f c
Gilbert Thomas-f c
Godfrey G R & Co-f c
Harris J B-f c
Levens E E-f l
McGinnis & Co-f
Steele E E-f l
Syms John-f
Thorp W T-f
Williams & Pottorf-f

### NEW FRANKLIN Alsop & Chancellor—f 1 Wallace Estill, Jr—f

NEW MADRID Diggs Granflo-f 1 Gold Geo L-f Johnson & Hunter-f Matherson A G-f

## NORBORNE

Evans N P-f 1
Jacobs J H-f
Mechan Geo T-f
Thomas & Whiteman-f
Traughber Wm-f
Viles G D-f
Wright T O-f

## **ODESSA**

Bascon W-f c
Brown H N-f l c
Creasev Chas R-f c
McBurney & Fishbackf 1 c McChesney W K-f

#### OSCEOLA

Daniels Geo H-f Hargus J C-c Hicks T D-f Lawton W W-f Lewis S R-f Lucas W C-c Mann Geo L-f Mitchell C A-f Morgan Henry-f

#### PACIFIC Close C C-f

PALMYRA

Boulware John W-f Drummond M P-f Hawkins Thos W-f Koehler Wm H-l Lane F W-f 1 Rogers Thos Schertz Harry Spencer R A-f

Smith F W-f Thompson Geo B-f

#### **PARIS**

Burgess R M—f c Burnett C P—f Grigsby J T—f Guthrie O T—l Moss Jas T—f Reynolds E S—l

#### PIEDMONT

Smeager & Jones—i c Smeager W F—1

#### PIERCE CITY

Allen & Sons—f 1 c Carlin Thos—f c Dearinger W A—f Hull F A—f Williams & Bear—f 1

#### PLATTSBURG

Musser & Price—f c l Riley H R—l Thomas E—f Walcott S A-1

#### PLEASANT HILL

Clay R H-f c Jones A J-f Mahan P-f l Williams J M-f Young A W-f c

### POPLAR BLUFF

Duncan, Horton & Rob-inson—f c
Horton M C—l
Robinson E M—l
Shourd Williams O—l
Tinch George—l
Turner & Walton—f

#### PRINCETON

Alley B J-f
Alley George W-f
Hickman W H-f
Hyde A M-l
Powell-f
Robinson & Woods-f
Steckman R W-f
Thompson J A-l

#### RICH HILL

Barrows John-f
Dawson W B-f
Moore John D-f c
Prowell & Cook-f
Stonebraker WC & Son-f
Templeton George-f c
Tygard W F Jr-f 1 c

#### RICHMOND

Black J E-f c
Bogie Mort M-f
Bramhall J P-f
Crowley Geo W-f
Duvall I B-f I
Garner C T-f
Hamilton A P-f
Kirkpatrick R B-f
Roberts M G-f
Roberts Recce-c
Shotwell Jno W & Son-f

#### ROCKPORT

Colvin W R-f Gutsch E O-l c Hamilton Temple-f Raines John W-f c Stapel H F-f c Wyatt Harry E-f

#### ROLLA

Cowan D E-f Crites & Garrison-f Jones Bros-f l c Walker J Ellis-f

#### ST. CHARLES

Alexander J H-f Bruns J W-f c Echelmeier Hermann H -f 1 

#### ST. JOSEPH

ST. JOSEPH
Andrews & Kelly—i
Bowen W E—i
Buckingham H G—i l c
Briggs J C—c
Brown & Thompson—i c
Brundage M K—l
Burnes James N Jr—i
Culligan Wm J—i c
Davis B E—i
Davis B E—i
DeVoe G W—l
France Albert—f
Fueling Carl—i
Fullerion Bros—i Fueling Carl—I Fullerton Bros—f Garlich F A H—f Hartzell E F—f Holland C L—c Hughes L C—l Hull Geo C—f Landis J C—f Lee Herbert—I Lowbeck H E—l Lombock H F-1 McCauslan E M-1 Lombock H F-l
McCauslan E M-l
McCoy Mortimer W-l
McGee Albert S-f c
McGee John A-f c
McGee John A-f c
McGee John A-f c
McGee John A-f c
McGee John A-f c
McGee John A-f c
McGee John A-f c
McGee John A-f c
McGee John A-f c
McGee John A-f c
McGee John A-f c
McGee John A-f c
McGee John A-f c
Sanders W B-l
Schneider Carl-f
Sherwood Willis-l c
Skinner D M-l
Todd & Collins-f c
Walling Geo A & Co-c
Weakley L O-l
Wise P V-f
Zeidler John L-f

#### ST LOUIS

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Miller T H-{
Patz Thos-{
C Potter E S-{
Stephenson Billie-} Stephenson Billie-I Zook D B-f

#### DAVID CITY

DAVID CITY
Doty I E & Son—f 1 c
Duncan J Ira—f
Hall Ed G—f c
Harris R—f
Hughes A L—f
McCaskey I T—f 1
Thompson A F—f
Ross J G—f 1 c
Schaaf F E—f
Straka L—f
Walling A M—f

## DE WITT

Armstrong H A—c
Barger J R—f
Cheney J P—f 1
Lindyseen A G
Pillsbury J W—f
Ribble C W
Sniter F M Thomas A-

#### **EDGAR**

Boden J W-f c Grant H F-f c Howard Ivan-f 1 Walley J J-f c

#### EXETER

Babcock W N-f Borland J M-f Cox J N-f Hildreth W J-f Starr A L-f

#### FAIRBURY

Armstrong T-f Barnes W H-f Bills C J-f Cowles C C-f

Davis J Monroe—f Goodrich L W—f c McClay J C—f McPhaul Wm—f Moss Jeff—f Moss Jeff—f Nutzman L J—f Purdy P L—f Ryburn & McAnulty—f l Warren M—i Yontz E A—i

#### FAIRFIELD

Hyde H H—i c Epperson C H—i c Lewis C L—i c Prickett C M—i c Riddel F A—i c Renie S S—i c Sanford J M—i c l Stevenson H A—i c Thompson S C—i c

FAIRMONT
Barsby John-1
Barton Y M-1
Chandler Chas S-1
Curtis J E-1
Sackson Jos-1
Robinson & Stuart-c
Stuart V A-1
Thompson Henry-1
Wright T M-1

#### **FALLS CITY**

Gleaver J L-f c
Gantt A E-f c
Jenne W W-f 1 c
Leyda J E-f e
Maddox W H-f c
Nulk J-f e
Powell John W-f c
Smith J C-f e
Smith J C-1 c
Whitaker Bros-f e
Whitehead C W-l

#### FREMONT

Abbott C E-f Bremers Henry-Colson Paul-i c Colson Paul—c
Dame A K—f
Dodge Chas F—f
Freeman W DeL—c
Hinman Beach—f
Hyatt J W—f
Miller John—f
Noreen A O—l
Pettit H R—l
Plumbeck Claus H—f
Pollard C C—f c
Reynolds Geo W D—f1c
Looschen Geo—f
Springer & Schumss—f1 c
Truesdell Arthur—f Truesdell Arthur-f Winship—l

#### FRIEND

Ball Bros-f c Dain Bros-r c
Dewart Ule-f
Gooden Will-l, gen agt
Heiner G T-f c
Newby W L-f
Pope J D-f c
Proudft R M-f
Richards E K-f

#### FULLERTON

Adams Robert G-f1
Bake C F-f1e
Ballard C W-f1
Boydston H M-c
Harris F-c f1
Harris Bros-f1c
Judkins F O-f1c
Kellogg & Ellsworth-f1

Kreidler W H-c Murphy I C-l Odell N B S-f 1 c

**GENEVA** Brown A J-f c
Camp S B-f
Curtis & Waring-f 1 c
Flory M F-f c
Putlitz H F-f
Sager J H-f c
Shickley V C-f
Stewart W H-f e
Strickland & Atherton
Willis Davis-f

#### GRAND ISLAND

GRAND ISLAND
Abbott O A Jr-f
Allan John-f
Ashton & Mayer-f
Barnes Eli A-f
Bode H L-f c
Brininger C W-f 1 c
Cleary James-f
Diliford H E-f
Dill & Huston-f c
Edwards H A-f
Frank Wm-f c
Hetzel G D-f 1 c
Hooper Edw-f
Cent S F-f
Wurphy M-f
Sampson Wm-f

#### HARVARD

Barbour T A—f l c Bengtson E M—f Eller J F—f c Iersog G A—f l c Iurd L G—f c Cenneth Fred—l

#### **HASTINGS**

Nexander Sam-f
Suchanan J J-f
Suchanan J J-f
Sampbell & Kerr-f c
Framer A H-f c
Frow F M-f c
Feartwell C D-f c
Jierinbotham & Picke liginbotham & Pickens -ic loeppner E-f c ames John W-f ohnson W T-f ownson W M-f c fadgett Wm-f fcAuley W S-f dorledge R R-f e liver R W-f c lohrer U S-f 1 c heaff C P-f inider John-f c tichter S L-f time M-f Valters E P-l Vilson Bros-f Vork Geo F-f –f c

#### HAVELOCK

laker A J-f

Day & Day-f

rantz H K-f

linkle Samuel-f

ohnson W R-f

Garr I J-f

dcCoy Frank-c

huler E E-f

umpter F L-f

#### HEBRON

shbrook Bros-f1
itchpatrick J M-f1
allant F M-f
allant F J D-f
irube M G-f
Iazard A T-f
owell & Son-f
kinner J B
|
dall F B-f 1
ilson H G-f
eung B F-f

HOLDREGE Bragg J M-i
Bush H E-i 1 c
Cone E W-i
Cowgill & Fuller-i c
Harbaugh J M-i
Hall W P

Johnson G H-f Maxey E W-f Moore B F-1 Rank W M-f 1 c Reed E W Sewell H-f 1 c

### HUMBOLDT

HUMBOLDT
Butterfield F-1 c
Dalby H Q-f
Glasser Jos-f 1 c
Harding & Edie-f
Harral Geo-f c
Haizda F-f c
Horizda F-f c
C Wiltse-f
Ross F M-f 1 c
Smith I E-f c
Snethen Frank-f
Tucker E A-f c
Urland R S-f c
Walsh J F-f

**JACKSON** Kearney E T-f 1 c a

#### **KEARNEY**

KEARNEY
Allen & Barney—f c
Besson Philip—f
Clapp W S & Co—f e
Gordon A N—f
Keens F G—f c
O'Kane Jas—f c
Porterfield E N—f e
Ray Geo C—l c
Smith Geo E—l c
St John S S—f
Varns F S—f c
Wallace J A—f l c
Woolworth E J—f c

LEXINGTON Carr J P & Co-f 1 e Darr G B-f Fox F L-f 1 Fox F L—f I
Grantham A E—f
Horner C F—f 1
Kassabaum H—f
Kreitz F P—f 1 c
McKibbin H C—f
Mullen S C—f
Powell B E—f
Smith H O Abstract Co Temple F L-f Thomas J S-f

LINCOLN

Bell Georgia B-f Bell Georgia B—f
Borgelt A D—f
Chambers C W—f
Clark & McDonald—f c
Dennis S J—l
Diviggins Z—l
Easterday Bros—f
Edmiston J M—l
Fairbrother W L—f
Farmers & Merchants
Agency—f
Folsom Bros Co—f c Agency—i
Folsom Brcs Co—i c
Hovey E P Mockett J H & Sons-I
Mockett J H & Sons-I
Moore W R & Co-I
Palm O W-I I
Reed Jno-I c
Richards Burt W-I c
Smith C Y-I
Swigart J Y M-I
Whiting S S-I I
Whitmore H J
Williams Fred & Co-I
I of I c

Woods Bros-f Young H C-f Zeiger L F-f Zieger & Ward

LOUISVILLE Cleghorn Wm A-f 1 c Stander J-f 1 c Tritsch M-f c Wood Geo H-f c Wood J P-f 1 c

#### MADISON

MADISON
Cleveland James—f
Curtis James S—f
Davis Fred—f
Fraser A R—f 1 c
Fraser Chas E—l
Frickey Ed—f
Garratt M C—f 1
Malony R A—f
Memminger T F—f 1
O'Shea Ed—f
George Ritchardson—f
Snure C W—l c
Smith C S—f 1 c
Thatch A J—f

#### McCOOK

Babcock C F—f 1
Berry H H—f c
Boyle C H—f c
Cordeal S—f
Ebert A C—f
Kelly J E—f c
Pennell Fred L—1
Ryan C J—f c

#### MINDEN

Anderson Louis—f
Campbell Thes Jr—f c
Godfrey G L—f c
Hague & Anderbery—f c
King M D—f 1 c
Kingsley F R—f
Newell L—f
Robb J H—f
Rogers N C—f 1
Slater & Son—f c

#### NEBRASKA CITY

NEBRASKA CITY
Codington J L—1
Collins M H—1
Gent J Y—1
Hail Mrs. Anna V—1 c
Harding, Hochstetler &
Co—1 c
Hawke Geo W & Co—1 c
Hellier Fred—1
Johnson Chas—1
McCartney & Templin— McCartney & Templin-flc
Miller R H & J S-f
Payne Robert-fc
Roddy & Bischof-f
Sloan W T-f
Timblin & Logan-fc
Tompkin G W-f
Thompson T E-f
Wright Z T-f

#### NELIGH

NELIGH
Campbell William—f
Coleman J M—f 1
Jackson N D—f
Jenkins J C—f
Kelsey Chas H—f
Kryger H E—f
Lytle S B—f
McAllister John M—f
McGinitie H L—f
Romig Walter—l
Ryan B J—f
Thornton S D—f
Wattles C L—f
Wattles W T—f
Williams O A—f

NORFOLK Coryell F D-f
Durland C B-f c
Fuller C A-f c
Gaylord L M-f
Gow W J & Bro-f
Koenigstein Jack-f c
Mapes & Hazen-c
Odiorne T E-f c
Roberts W W-f
Simpson J E-f

NORTH BEND

Kern Ernest-f 1 c Smith C W-f 1 c

NORTH PLATTE Bratt John & Co-f c Buchanan B—f Davis A H—f c Grant John—f c Hoagland & Hoagland f c McCullough M L—f c McCullough M H—l Patterson T C—f c Peniston W S—f Prosser Geo E—f c Redmond C A—f c Woodhurst W H—f c

OAKLAND

Cull A L-f Gustafson A-f Holmquist A C-Moyer R W-f 1 Nelson Jonas E-Newman A L-f Smith N D-f Thomas F E-f. Tremborn A-f

**OGALALLA** Hamilton W H-f Searle E M-f Searle E M, Jr-f

#### OMAHA

OMAHA
Ady C E-I
Baldwin B L & Co-f e
Bemis G P-f
Benson & Meyers-f
Benson & Meyers-f
Benson & Co-f
Burchmore F B-I
Burnan F-I
Charlton A G-f
Clark J C-I
Craine Geo C-I
Craine Geo C-I
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Cra 8 Funk-Funkhouser Funkhouser & Funkhouser-f c
Garvin Bros-f
Gould C Z-1
Gould R H-I
Higby B-I
Homan Wm R & Son-f
Howell E E-f
Hutchinson C D-f
Teckson E-l Hutchinson C D—f
Jackson E—l
Jagger W S—f
Kelley W L—l
Kennard & Lower—
Kennedy Alfred—f
Lady V B—l
Lansing A—l
Little F W Jr—f
Looney J D—l
Lowe F B—c
Lund J P—f

THOS. BRENNAN. President

A. J. LOVE, Vice-President

FRANK J. HASKELL, Secretary

#### COMPANY Brennan-love

EVERY KNOWN KIND OF INSURANCE No. 1, New York Life, Building, Omaha

STATE AGENTS FOR NEBRASKA. The Travelers' Insurance Co. of Hartford. American Bonding Co. of Baltimore. Caledonian Insurance Co. of Scotland. State Insurance of Nebraska, Omaha. New York Plate Glass Ins. Co. of New York. Maryland Casualty Co. of Baltimore (Burglary Department).

LOCAL AGENTS. Assurance Company of N. Y. Caledonian Insurance Company of Scotland. Citizens Insurance Company of Mo. North German Insurance Company of N. Y. North British & Mu. Insurance Co. of N. Y. Spring Garden Insurance Company of Phil. State Insurance Co. of Omaha.

## THE STATE INSURANCE COMPANY OF NEBRASKA ASSETS, \$114,970.43

Business Confined to Nebraska.

A. J. LOVE, Sec'y and Manager.

NEB.—Omaha, Con. Martin Bros. & Co-f
Meikle & Dodson-f
Miller C E-c
Mullen C D-f
Nattinger & Olsen-f
Neely H D-l
Palmer H E Son & Co
-f c -fc
Payne & Boswick-f
Peters R C & Co-f
Rainey Chas W-l
Richards J M & Son-f
Ringwalt Bros-fc l
Robbins John W-f
Rohrer & Meyer-l
Russell W H & Co-f
Sherwood J H-f
Sholes D V & Co-f
Smith E C-l
Smith W A-l
Smith W Farnum & Co-f −f c Thomas Wm H-f
Thomas Wm H-f
Turkington G E-f
Tym F C-l
Wead F H-f
Webster E C & Co-l
Webster, Howard & Co

-1 c
Welpton D B & Co-f
Wheeler & Wheeler-f
WilliamsonE C-f
Woodman J A-f
Wyman, Schriver & Co

O'NEILL Benedict E H-f Bright Chas L-f Evans W T-f Bright Chas L—f Evans W T—f Gallagher Ed F—f Golden John A—l c Hammond A J—f Merrideth J H—f

ORD Beran J W-f
Bruce R L-f
Capron J H-f
Carson W H-f
Clements E P-f
Coe H D-f
Davis H M-f
Johnson V O-f
Olesen H E-f
Peterson Martin-Olesen H E—r
Peterson Martin—f
Rowan Abraham—l
Rowan A S—l
Staple R L—f
Strong H—f
Williams E M—f

PAWNEE CITY Anderson J L-f 1 Barton F A-f

Becker George E-f 1 c
Belding G T-f 1
Graham S J-f 1
Meek W R-1
Raper John B-f Sawyer J B-f 1 c
Shappel & Pierce-f 1 c
Smutz J C
Stewart & Fullerton-f
Strunk & Tackley-f 1
Van Horn H C-f -f c PERU

Boelstroff William—f c Good E E—f Groves J D—f Mardis W W—f PLATTSMOUTH

PLATTSMOU

Beeson J Allen—i
Ebinger F—i
Fricke C G—i
Frox W K—i
Graves A J—i
Holly Wm—i
Klein Joseph—i
Leyda J M—i
Patterson T M—i
Polk C S—i
Pollock Thomas—
Thrasher J H—i Thrasher J H-f c Tidd A L-f Travis H D-l White A W-f Windham R B-f Wise J N-f

PONCA Cooper W W-f
Halstead E E-f 1
Hurley John M-f
Kingsbury C A-f
Logan W P-f
McCarthy W DMattison Geo-f
Mellon M I-f
Pearson J V-f -flc

RED CLOUD RED CLOUI Bailey J H—f c Cather C F—f Kaley D H—f c Myers D I—f 1 Sellers A B—f c Sherwood W A—f Smith J H—f c Spanogle D B—f e Teel O C—f c Walker A T—f

RISING CITY Bowman J L-f Eyestone W J-f Eyestone W J Grubb E t Reynolds C E Roberts A-1

RULO Davis C-f c Kirk Geo D-f c Le Blance M J-f c

ST PAUL ST PAUL
Anderson Paul—f c
Bell T T—f c
Cook H L—f l c
Haggart J A—f
Kendall & Kendall—f
Lean Geo E—f
Leroy N G—f
Leroy Mary—f
Nunn Henry—f
Paul N J—f l
Taylor Frank—f c
Templin & Parker—f
Vandecar H B—f l c

SALEM Huston R B-f c Jones M G-f c Roberts C W-f

SCHUYLER SCHUYLER
Arnold J E-f c
Bittner A J-f c
Bohman M T-f c
Cuba Frank-f c
Henry Frank J-f
Howard W T-c
Johnson J S-f l c
McKenzie James C-f
Rathsack W A-f
Shonka Frank W-f
Simmons J M-f c
Wertz Geo-f c
Zerzan Joseph-f c

SEWARD Barkley C W-f
Colman H N-f
Dailey J M-f
C Holland C E-f
Landis & Schick-f 1 c
McKillip D C-f
Norval B F-f
C Terwilliger Geo-f
Tishue Cleiz-f
Vanderhoof & Franklin

SHELTON Grafins Thosef c Graves P H-f 1 Mitchell R-f 1 c Neely D-f c Phelps M L-f c

SIDNEY Calahan Chas—f
Harper J W—f
Hudson J C—f 1 c
Jones B A—f McIntosh J J-f McIntosh J L-l c McIntosh J T-f l c Martin Leroy-f Neubauer Julius-f

SO OMAHA
Christie H M-f
Duff J L-f
Fitzgerald -es-f
Frank John F-l
Gibson L C-f
Goodspeed Frank-l (
Hedges Z P-f
Hoctor Thomas-f
Karlquist Chas-f
Murphy Joseph F-f
O'Neil T J-f
Olin W B-l f
Persons F J-f
Ryan J J-f
Wilcox B E-f SO OMAHA

STANTON Appelby R Y-flc Appelby R Y-f1c
Baer E B-f
Cowan W P-fc
Eberly G A-fc
Ebrhardt & Myers-f1c
Frost F A-f
Kearney A A-f
King F F-f
Mackey J W-f
Peters & Kitterman-f
Vining I N-f1c

STROMSBURG Banta Ira-i Makeever M A-i 1 Miller J M-l Nelson C V-i 1 Stanton E E-i Wilson J W-i Wilson Nathan-i 1

SUPERIOR Buck W F-4
Felt A C-4
Green W Wm-4
Green W Wm-6
Hunter A E-4
Johnson T S-4
King G R-4
King I saac-4
Fierce M L-4
Simonton R M-4
Sweet F M-4

SUTTON Bauer Alex-i
Burnet E P-i
Clark I N-i
Dinsmore J B & Co-i
Grosshoun H-i
Leubben M L-i Miller Theo-Nuss P F-f Scott J B-f Steinen L B-Thompson R M—f

.

**TECUMSEH** Anderson Roscoe—f 1 Buffum J W—f 1 c Combs E B—1 Combs É B—1
Dafoe Al N—f
Easton J H—f l c
Douglas J B—f l c
Miller Geo W—f c
Perkins E—f c
Shaw A O—f l c
Smith C E—f c
Stewart S S—f
Tracy E M—f c
Wilson C M—l
Woodley C—f c
Woolsey C B—f l c

TEKAMAH

Anderson A M-f c
Conkling Chas W-f 1
Corbin Alex-f
Foree J R-f
Hennen R B-f
Hopewell M R-f
Latta Ed-f
McGrew M S-f c
Singhaus J A-f

Thomason A E-f Ward Frank E-f UNIVERSITY PLACE Burch H-f Hare W E-f 1 Kirtland & Detar-f

McCarteney Robert—f 1
Munn E—f 1
Smith T W—f 1
Wimberly F W—f 1 WAHOO

Clark F R-f
Dean Franklin-f c
Grafe Wm-f
Gruver L E-f
Hawthorne V L-f
Hendricks B E-f
Johnson J J-f
Lyle & Collins-f
Martin L W-f
Sayers Enos-f
Sundeen J L-f c WAYNE

Bressler A E-f c
Bressler John C-f c
Davis A R-f
Feather B F-f c
Ferguson A J-f c
King J D-f
Kohl Phil H-f
Ley Rollie
Skeen F M-f

Swan B F-f Walter I-f c Welch A A-f

WEEPING WATER Davis W A-c f Lyman W H-f Davis W A—c f Lyman W H—f Peck Hiram—f Pool Wm H—f Reed H D—f 1 Teasjarden Isaac—f Teft Clarence—f Timblin F M—f Wood G L—f

WEST POINT Ackerman C W—f
Baumann J T—f c
Elliott Jas C—f 1 c
Hunker Fred—f c
Kloke R F—f c
Krause A L & Co—f 1 c
Krause Amandus—f c
McLaughlin M—c Arause Amandus—f McLaughlin M—c Neligh W T S—f l c Peterson A A—f a Rebhausen Geo—f Rupp C—f c Stuefer Wm—f c

WILBER Grimm J H-f Koser V J-f Maynuson H F-f Safarik P S-f Sasek J J—f Slapitska Olois—f Spirk J F—f

WYMORE

Archard L H-i Burnham J M-f Hensley C B-Kauffman E N-f Newton & Co Jesse Van Arsdale G B—f

YORK

Bell J M-Bell J M—f Christian A B—f Codding A B—f Copsey R R—f Dayis W H—l Dean N A—f Ferguson N M—f Huffman & Son Myers H V—f I c Pruitt A G—f Reed Geo R—f l Sovereign M—f overeign M-Stammers M N-f White J D-f 1 White W L-f 1 Wildman M M-f Wyckoff W W-f c Zimmerman A E-f

## NEVADA

AUSTIN Cook J S-f 1 Miller J A-f 1 Solomon & Crescenza-l

BATTLE MOUNTAIN Lemaire A D-f

CARSON CITY Hofer T R-f 1 c Peters C H-f 1 c

ELKO Henderson John-f 1 Hesson A W-f Reinhart E-1 Smith W T-f Sproule C H-f

EUREKA Pardy Jno-f l c Whitmore I C C-f

GOLD HILL Blauvelt W H-f

LOVELOCKS Baker T E—f Edmundson Bros—f Lovelocks Com'l Co—f 1 Reid J T—f 1 c Young Geo—f

RENO

Bonham J A-f Bray John E-l Edwards Dan W-l Farmers' & Merchants' Bank—f Nevada Bank-Spinney J C-1 Washoe County Bank-f

VIRGINIA CITY Heinsch R C-f 1 c

Matheson J-f c

WADSWORTH Amber O F-1

Bridges L S-Cowles R H-f Donelin T F-f c
Goldin W T-f
Griswold E-f Kinney C W-f

WINNEMUCCA

Diehl Chris D, Sr-f First National Bank-f Reinhart E & Co-f 1

## NEW HAMPSHIRE

ALSTED Lovell H A-f Smith E M-f

ANTRIM Baker E W-f 1 c
Balch J A-l
Cooley D W-l
Gibney W E-c 1
Hills C E-f 1 c
Paige Morton
Swett Anson-f

ASHLAND

Bettis George-Bettis George—I Edwards Frank S—I Hill & Hardy—f Hughes Francis M—f Jackson John M—I Lyford Henry O—f Wilson James L—f

BELMONT Moore John A-f 1 c Sargent John M-l f

BERLIN Burlingame Wm W-f 1c Fleury Louis—I c
Letourneau J A—I
Ely A n—I c
Wheeler & Vaillancourt -f 1 c

**ERISTOL** Ackerman Fred H-l Cutler Roswell—l c Dearborn & Chase—f c Fling Chas W—f c

CHESTER Webster John M-f Widcomb A H-f 1

CLAREMONT Barnes E S & Son-f Charron H-I Clement Mrs. E B-I Coburn P P-I Foster F H-c Gove W J C-I Hanbrich F L-I Ide G H-f1 c

Kelley Geo T-l Messer Ellery-l Prescott B O & M A-l Prescott Mary A-l Putnam H W P-f Putnam H W P-6 Richardson S-f 1 c Stockwell Geo T-f Timson Julius C-f Truney G A-l -f 1 c

COLEBROOK Carr James J—c Drew Walter—l c Dudley J H—f c Johnson T F—f Pease D S—l

CONCORD Ballard J H—f l c Chase & Martin—f c Cheney F W—l f Cheney Mrs Cora M—l Clark C S—c Crowell A H—l Drew Wm J—f Dudley F W—l Bastman & Merrill—flc
Edgerly F G—fl
Frost N—l
Harriman J F—flc
Jackman & Lang—flc
Keeler I E—l
Little Thos B—l c
Locke F H—f
Morrill & Danforth—fl
Owen E Scott—l
Parker Chas S—l c
Roby & Knowles—flc Roby & Knowles—f 1 c Smith A B—l Smith O E—l Staniels C E—l c

CONWAY

Bean F W-c
Davis P S-f 1
Dinsmore F W-f 1
Garland J H-f
Hill W D H-f
Keniston A E-l
Mitchell Peter-l
Quint L C-f
Thompson Wm F F-l c
Wood J C L-f c

N. H.—Con. DEERFIELD Batchelder J H-f Bradford Rev G F-1 c Chase A M-f Kallenberg F E-1 c

DERRY

Bartlett & Shepard—f Goodrich P M—l c Hardy F A—f Hood G H—f Kingsbury W J—c f ! Norton C A—f 1 Shute A E—f 1 Young F N—f 1 -c f 1

DOVER

DOVER
Barrett—f
Fernald Frank F—f
Fernald Frank F—f
Finley W H—l
Foss C H—f c
Grimes John H—f l
Haley Harrison—f l c
Hardy W W—l f
Hartford Wm—c l
Henderson Harry P—f
Jewell John S—l
Meserve F E—l f
Redfield H A—c
Shepard Frank P—f l c
Sherry Thomas—f l
Tufts Arthur G—f c

**ENFIELD** Bryant A M (Grange)—f Currier F T—f Currier L W—f Hall Jeunie—l Huse E B—f c McElwain H A—l Morse E G—l Noonan J H—l

**EPPING** Brown A D-f Ross A J-f Tilton J J-f

EXETER Baker Dana W-f 1 c Brown John A-f 1 c Cilley Frank M-f 1 c Getschell Clarence-f Greene A F-l Shute Annie P-f 1 c

**FARMINGTON** Pitman C H-f 1 c

## FRANKLIN

FRANKLIN
Bean R E-fl c
Bucklin C C
Chadwick S B-f
Chase G W-l c
Clifford C F-f
Currier H A-l c
Daniell F H-c
Fortier G M-l
Glines Wm
Leach E G-f
Marvin Sumner-f
Page an Page an Roy L C-1 Stone G R-f Woodward M D

FRANKLIN FALLS FRANKLIN FALI

Bean R E—f 1 c

Chadwick S B—f

Chase G W—l

Clifford T F—f

Currier H A—l

Daniell Frank H—l c

Leach E G—f c

Long F F—l

Marvin S—f

Roy L C—l

Stone Geo R—f Stone Geo R-f

GOFFSTOWN Blaisdell E A-f Colby G W-f Stinson W H-f Wildey J E-l

## **GORHAM**

Audley P A—c Evans A R—f l c Noyes H G—l c

HAMPTON Norris Abbott-f Young Enoch P-f

HANOVER Frost N A-f 1 c Storris E P-f

HAVERHILL Westgate Tyler-f

HILLSBORO Holman S W-f Kelley Geo F-l Lincoln G W-f Mansfield A L-f 1 c Roach I C-l

#### HINDSDALE

Caughern Robert—f Colton Fred W—f Fay W E—f c Temple E J—f

## KEENE

Aldrich G H & Son—f 1 c
Atherton Robt A—l
Atwood A S—l
Ball Geo F—f
Bussel & Emerson—l
Dickinson A W—f Dickinson A W—f
Fay H E—f
Madden C A & Co—f l c
Mason Ins Agency—f c
Perry C B & Sons—f l c
Peters A B—l
Ruland Geo W—l
Trask Geo F T—l
Wilber & Holden—f
York Perley A—f l c

LACONIA Everett G H-f 1 c Holt Frank P-1 Kirkbright James-Lovejoy Ezra—f Melcher & Prescott Agency—flc Prescott W L—flc Young Fred A—flc

LAKEPORT Lovejoy & Prescott—f Melcher & Presco Agency—f l c Prescott

LANCASTER Balch W F-l c Clark G D-l c Kent George N-f 1 c Nourse F H-l c Stevens G M & Sonflc Whipp CO-lc Whipp LB-lc

LEBANON Burton William P—f Cheney Harry M—f Dewey, Peck & Co—fle Hinkston Emily—l Knapp H F—l Pike John B—fle Sinclair T S—f LISBON

Brigham S H-f 1 c Howe Frank-1 Suttie H M-1 Woolson & Clough-f 1

## LITTLETON

Armstrong George R—1
Barrett A J—f 1 c
Buswell C—1 c
Corning B H—f c
Farr C A—f 1 c
Gray Chester S—f 1 c Hatch H O-1 Tillotson & Farr-f 1 c Trombley-c

MANCHESTER Avery F W-f 1
Berry William GBlanchet Geo-f 1
Bond H N-f
Burgess Wm A-f Burgess Wm A-f
Campbell Frank-l
Carlton A M & Co-f
Chase Robert-f
Cheney & Cheney-l
De Courcey & Hollandf 1
Denchus Y

f 1
Donohue John—1
Dow & M. Ivan—1
Dow & M. Ivan—1
Dowst John—f
Eastman H C—1
Edgerly Clarence M—f
Everett & Bunton—f 1 c
Girardin Arsen—f
Harmon C L—1 f
Hayes Chas C—f
Jewell Winfield S—1
Lander N H—1
Lander N H—1
Lane John G—f 1
Martin W S Jr—1
May B T—1
Mead Harry T—f
Messier Ulric—f 1
Platt F—c Messer Ufric—1 Platt F—c
Putnam G A—f 1
Sheehan D P—I
Sheehan J A—f 1 c
Stark Fred—f 1
Wellman J A—I

MEREDITH

Blaisde'! Bertram—f 1 Ellsworth Perry A—f Sanborn George F—f 1 c

MILFORD Keyes Arthur L-f c Kittredge E L-f c Melendy George-l Whitney C P-f

NASHUA NASHUA
Andrews, Son & Co-flc
Burgess J L-l
Buxton & Crowley-f
Cheever W H-l
Cherrier A-l
Clough Joseph L-f
Cook E V-l
Cross Ira-f l
Day Chas M-l
Dearborn J E-f
Farley Wm A-f
Guertin P-f
Hill E S-l
Meloon J L-l Hill E S-1
Meloon J L-1
Parket J B-f
Petit Charles H-f 1 c
Stark & Whitney-f 1 c
Taylor M A-f 1 c
Tuck A J-f
Wilson H E-1
Wright Fred Chase-1

NEW BOSTON Fox E P-i Morden C F-i

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PLYMOUTH Ayer Chas J-f 1 c Burleigh & Adams-f Calley F C-l f c Ferrin M A-f Huckins J P-f

**PORTSMOUTH** Butler F D-f
Dodge Samuel-f
Doolittle Arthur M-f 1
Gardner Samuel R-f

Gardner Samuel R-i

G
Haywood-W I-I
Hazlet C A-f
Howard A F-f
Hollsey & George-f!
Junkins Ralph W-f!
Kirkpatrick Robert-f
Locke Thos K-f
Marshall Wm G-f
Oldfield Fred-f
Oxford C R-f
Paul Henry S-f
Peirce Wm E & Co-f c
Pender John-f! c
Pender John-f! c
Tobey John G Jr-f!
Tratfor C E-l
Trucker Harry M-f
Wood C E-l

RAYMOND Bartlett Jno T—f l Blake Joc A—l c Dudley Walter J—f l Ladd J E—l c

ROCHESTER Kendall F L—f 1 c
Parshley A S & Son—f 1
Small F E—f 1 c
Wentworth F P—f 1 c
Wentworth L R—1 c

SALEM DEPOT Gordon Geo C & Son-fl SALMON FALLS Stevens C E-f Townsend E W-f 1 c Wentworth R S-f 1 c

SANDWICH
Heard E M-f
SOMERSWORTH
Andrews Elisha C-l
Applebee Chas-l
Crawford Tolles & Co-f 1 c
Gagnon F J-f
Joyce J H-f

O'Connell Patrick D-f 1 Russell & Marsh-f

WALPOLE Hurd H B O'Neil C J—f Weber J A—f

WARNER Davis A P-f Hook A J-f

WEARE Eaton Frank—I Herbert W S B-f Simons Geo-f Weare E-f

WILMOT Goodhue F E-f Langley W F-f

WILTON Bales Geo E—f

WINCHESTER Brigham H W-f Salem Levi-f 1 WOLFBOROUGH

Abbott & Beacham—f Avery J Clinton—f Beacham John H—l c Parker Chas F—f s c

WOODSVILLE

Abbott Chester—f 1 c
Bartlett R T—f 1 c
Dearth F P—f 1 c
Lang & Kendall—f 1 c
Whitcher W F—f

## **NEW JERSEY**

ASBURY PARK
Appleby T Frank—i c
Clayton & Moss—i
Covert D C—i
Hetrick & Son—i 1 c
Hickman J P—l
Pawley F A—i
Pawley & Co—i 1 c
Pittenger Geo W—l c i
Robbins Albert—i
Ross Milan—i 1 c

ATLANTIC CITY
Adams Chas J & Co-f c
Baske Chas A-f
Bartlett J H-f
Bruckman V C-f 1
Cavilen W-f
Cook E H-f
Cramer J P & Co-f
Crowley S E & Co-f
Devine-f
Giberson John P-l
Hammer J G-l
Mason J H-f
Phillips A H & Co-f
Price & Smith-f
Pryor & Cloud-l c
Riley & Co-f
Risley J C-f
Ryon & Collins-f
Schimpi Theo W-l c
Shinn C C-f
Springer James B-f
Stephany & Co-f
Sternberger Bros-f
Stillwell Robert-l
Tobin Thomas-f
Wilson Senseman-f
Wooton Lemuel-l

BAYONNE
Annett Chas E—f
Boylen James J—f
Byron Wm D—f
Colville C M—f
Craft & Co—f l c
Gallagher James—f
Gould G H—f
Johnson J M & Co—f c
Murphy Jas Jr—f
Roberson Horace—f
Salter W D—f

BELVIDERE
Carter J V-f
Fleming E M-1
Hixson S J-f
Mackey W M-f
Morrow Wm H-f 1 c
Morrow & Hilton-f 1 c
O'Neil Wm-f 1 c

BELLEVILLE
Ackerman Peter D—f
Coryman Harry
Pairchild O A
Hamlin Wm
Osborne A H
Osborne James H
Russell Henry

BEVERLY
Adams Dr E S-f 1
Hamer J W-f 1
Morrell J T-f
Payne Capt Jno A-c
Stokes Chas-f

BLAIRSTOWN
Craig R Jr-f 1
Craig R & A B-1
Freeman E H-f
Lautermann E L & W S
G-f 1

BLOOMFIELD
Albinson James—f
Baxter Thomas B—f
Dodd Henry P—f
Edgerley & Gilson—f 1
Green Jesse C—l
Johnson J Corey—l
Moffatt Fred N—f
Owers Charles W—f
Quinn Peter J F—f
Russell Nathan—f
Schuyler Richard K—f c
Stevenson William—f

BLOOMINGDALE Ball Edw E-f 1 Ball J Johnson-f Fisher Chas-1

BOONTON

Backer E A-f c

Barrett John-f

Brown J L-f l

Cahill S J-f l

Hammond & Coe-f l c

Hopkins C F-f c

Kerr Wm E-f

Van Duyne N S-f l

BORDENTOWN
Aaronson R H—f 1 c
Burns Wm—f
Burr Samuel E & Son—f1c
Pierson E—l
Tantun Jas—f 1
Wiese F G—f 1 c
BOUND BROOK

BOUND BROOK
Brampton R T—f 1 c
Du Four Louis—f
Dutcher Simeon—f
Herbert H M—f
Oakley P H—f c
Suydam H C—f
Van Syckel Thos D— .:c

BRIDGETON
Burt J Ogden-f
Deal Joseph H-f
Hampton & Fithian-f
Hand Ellsworth-l
Laning Edwin R-f 1
Lewis Pancoast-l

Meyers Louis—f c
Mitchell John G—f
Nitshe Geo A—l
Powell Jos H—f
Reeves James J—f l c
Sharp Barton F—f l e
Ward & McAllister—f
Ware Jas S—f l
Watkins Daniel J—l c
Whiticar D O—l

BURLINGTON
Dresser A W-f 1 c
Smith Geo W-f 1 c
Taylor Joshua & Son-f1 c

BUTLER
Currie Gus—c
Gormley Edward D—l
Hiller Walter—l
Noon Frank—l
Reardon Thomas J—l
Rome Wm—f
Stiff Wm—l
Treweeke R F—f
Ward Jesse—f

CALIFOU
Apgar C W-f 1
Dufford Philip-f 1
Trimmer J S-1 c

CAMDEN
Ackley C S-f
Baker James F-f
Burr Frank J-f
Campbell John-f
Cheney John W & Coflc
Condit Daniel H-fle
Davis William H-f
Dilks W S-l
Felton Chas H & Co-f
Fittgerald Thomas B-l
Henderson D A & Co-f
Humphreys Louis B-f
Iszard Samuel-l
Jessup Geo W & Son-f
Kramer & Seabrook-l
Lippincott F C-f
Mayhew & Thompson-f
May E-f
Mellor B E-f
Miller R R-fle
Schmidt Wm-f
Truscott & Sharp-f
Williams George P-f

CAPE MAY
Edmunds & Stites—f
Eldredge & Hand
Hughes Gilbert
Hughes J Harry—f
Leaming James
Richardson F C—f 1
Taylor Jas E

CARLSTADT
Foth H-f 1 c
Ullmann Jacob-f
Zimmerman & Kruger-f

CLINTON
Baker & Smith-f
Ball Irving E-l
Kline & Shive-f

CRANFORD
Bradley Lucius—f
Ferguson & Van Name—
f I c
Seward Clarence—f I c

DOVER
Gage C B-f
Hummer D R-f 1 c
King H H-l
King W J-l
Martin-l
Schwarz Harry L-f c
Smith Sydney T-f 1 c
Tippett F H-f 1 c
White W S-l

EAST ORANGE
Brewster E M
Long S M-f
Montgomery Linday-f

ELIZABETH
Beatty John J-f
Beatty J Ben-f
Beatty J Ben-f
Bishop S C-f
Bourdon W A-f 1 c
Burnett A D & Son-f
Coleman & Phares-f 1 c
Crane J W-f
Denman A S-f
Fulton J W-f
Gabriel F-f 1
Halsey M W-f
Liddy M-f
Marsh E N-f
Marsh E N-f
Marsh E N-f
Marsh E N-f
Mecker S M-f 1 c
Mecker S H-f 1 c
Mobr E P-f c
Mulford A D-f
Odgen B M & S R-f 1
O'Donnell L-f 1 c
Patterson R L-f
Poole H D-f 1
Ryan P J & W H-f
Scherf P F-f
Schuman Emil
Trowbridge H C-f 1 c
Welch R W-f c
Welch R W-f c
Welch R W-f c
Woodward & Williamson
-f

ELMER
Cochran Abraham—f
Hitchner R M—f
Menkirk Edmund—f ]

N. J.-Con.

**ENGLEWOOD** 

Birtwhistle & Stainton—f
Coe James H—f
Coe Arthur E—f
Canfield F W—i
Demorest J R—i
Gorham R A—f e
Gorham P F—I
Hard Samuel—i Gorham P F-1
Hard Samuel-1
King W J-1
Moore Charles-1
Mowry L D-1
Parsons S P-f
Pease Mrs. Mary-f
Prosser E S
Reinmund B F-1
Ritzler E-1 Ritzler E—I
Springer Geo W—I
Valentine C W—I
Young F R—I

## FLEMINGTON

Berkaw B H-f Connet A T-f 1 c Dilts Augustus-f Jones John L-f

## FREEHOLD

Barkalon C B-f
De Bomford E J-l
De Roche J A-c
De Roche J F-l
Donahay Jos L-f c
DuBois Chas V-f
Ellis W B & R A-f c
Lockwood Samuel A-f flc McDermott & Mountflc Naylor Garret—I Parker Frederick—c Powers James—I Rosell John T—f I c Stillwell Harold M—I Stokes Andrew—f c

## FRENCHTOWN

Able H J-f 1 c
Denkins John-l
Hagaman L D-f e
Hough J C-c
Robinson Alfred-l
Slack John L-f
Strope Wm T-f
Williams A P-f

## GARFIELD

Emmons J-f Gerritson Wm-f Schenermann Chas H-f Vanderplant John, Jr-Wright Chas H-f

GERMAN VALLEY Beams E E-f 1 c Welsh M T-f Wiley F J-1

## GLASSBORO

Allen J D-1
Duffield Joseph H-f
Horner Frank-1
Imhoff Jaco F-f 1 e
Pierce John E-f
Rositer Louis T-1
Sturgess Edward L-1 -flc

GLOUCESTER CITY Black Henry—f c Elhone Chas A—f c Hoffner Richard J Jr—f Manning Jos-1 Mullin Daniel H & Me-Pierce Wm-1

**GUTTENBURG** Eypper W J & C A-f c Knoebel P R-f c Mager W J & Bro-f l c

HACKENSACK

Barlsman B B-f 1 c Barisman B B-f 1 c
Bratt James-f 1 c
Bruns Henry L-f 1 c
Cumming Thos H-f
Eckerson C E-f 1 e
Fountain C B-f 1 e
Haring J Elliott-f 1 c
Hinds John F-f c Hinds John F-f c Newman Bros-f 1 c Palmer, Geo J-f c Phillips & Co E T-f c Provost Mrs J W-f Romeyn & Demarest Ross F B-f Taylor F M & Co-c f Waldron D T-f Washburn T F-f -f c l

HACKETTSTOWN Bennett Chas W-1 Fisher James—f 1 Neighbour Morris—f Price R S—f 1 Taylor Jos-1 Trimmer A W-f 1 c

HADDONFIELD

HADDONFIELD
Bacon Samuel A—l
Braddock Howard—f
Clement A W—f
Dunbar Samuel—t
Furness Thomas—l c
McGill Edward—f
McNeill Arthur—c
Williss S A—f c
Willson Geo A M—l
Willson J W—l
Willson J W—l

HAMMONTON Bernshouse W H-f Monfort H L-f Patten J P-f Phillips H M-l Roadfuss John-l Tilton W R-f

HARRISON Canfield Geo D Son-f c Riordan Joseph A-f c Van Duren Clarence Tf c

HIGH BRIDGE Apgar Jno R-f Bailey I P-1 Bleavers A L—l Wyckoff & Bonnell—f

HIGHSTOWN Allen & Stutts—f 1 c Jennison,F V—f

## HOBOKEN

Bender F W-f Benson's Jas Sons-Benson's Jas Sons—f Bruggemann A M—f Budenbender L—f Burhorn C A—l Faist Wm—f Fall Charles—f Grassman A—f Grassman A—c Heyman H—f l c Hillen R A—l Kessler P H—l Hillen R A-1
Kessler P H-1
Kingsland C A-f
Letts Jos R-f
Magee Eugene V-f c
Martin Edward W-f c
Schiller Albert S-f c
Schiller Albert S-f c
Schmidt Fred F-f
Stack Edward-f
Stein & Weidner-f 1 c Steinke R-I Steljes & Steljes-f 1 Tissoft C A-f White Wm H-f

IRVINGTON Jones T H-f Woolley Geo H-f

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Courter Wm H Agency
The-f
Magee J C-f
Marrott J E-f
Shinn G W

JERSEY CITY
Devitt H W-1
Eisele & King-1
Fentress J-1
Foye Frank M-f
Fessenden R C-f
Gopsill T M-f
Jackson E J-f
Kelly Ura-f
Lawrence D W & Co-f
Lewis Frank H-1
Lynn B J-1
Matthews F J-f
Mendles Theodore-f
Meyer & Klein-f
Muller John E & Sonf e JERSEY CITY

Muller John E & Son-f
c
Muller John E - f c
Muller John E - f c
Mullins & Cronan-f
Nelson & Ward-f c
Patterson & Rowland-f
Slater C H - f c
Smith Thos M - l
Steyen B - f
Steyens Frank-f v
Van Houton & Sherwood Wells, Maxon & Co-f

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Wooley M & Son-file

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Downs F A—f
Gaskill Theodore L—f
Hollingshead Chas—f c
Hollingshead G 1—f
Holman W A—f 1 c
Knight R B—f 1
Lewis W H—1
Longstreth Wm—f
Morton John B—f
Pierce C F—l
Ruth Frank H—f
Walton Coats—f Walton Coats-f

METUCHEN Ayers Henry E—f Campbell Chas C—f Kempson J F—f Moss Joseph Sr—f c —flc

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MILLVILLE Austin Thomas-Austin Thomas—I Broadwater D B—I Goodwin E—f Headley James R—f Langley E L & Co—f Newcomb H O—f Rockhill Carl B—I Sampson P S—I Ware Carl—f Whitaker Thos—f I c

MONTCLAIR Anderson C W-1 Draper R B-f 1 c Holmes Wm B-f Howe Andrus B

larris R B-f
lening R M
leobus S Frank-f l
arsen Pedar-f l
lorrison & Ogle-f
udensey S-f
yerson R C-f
tracet Siles-i yerson R C—f tuart Silas—l aylor Wm M—f /atkins Jas—f ost Henry L—f

MOORESTOWN

llen William C-1 tkins G-f urr A E-f 1 c vans J T-f larris Edward G-1 ennard W-1 corris Louis—f
ettit A S—f
tokes N Newlin Jr—f
allivan J T—f

MORRISTOWN

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levenger J D-f
lowell John R-f 1 e
lulme J S-f
endell Wm S-f 1 c
loan Chas M-f 1 c
boy Frank W-f 1

NEWARK
eardsley & Stiles
eatty W I—f
lerry J A—f
lerry J J—f
lasberg & Zeigler—f
ond E F & Co—f
lray A W—I
rown Chas R—f
lyrne J M Co—f
lampbell W G—f
hapman A S—f
hapman & Tompkins—f
lark H M & Co—f
oe T C—f
onlon R P—f
lay S S—I
lewey C H—c
lodd Chas S—f
lorman E F—c
loughty & Gould—f
lagles Eugene—f
lichelles G L—f
lisele & King—l
eick Chas A—f
eist & Feist—f
lindell & Co—f
isher John—f
arabant James R—f NEWARK isher John-f isher John—farabant James E—farabant James E—farabant A E—farabant C E—farabant C E—farabant O L—farifith T W Co—farabant C—farabant C Williams—f lagemann A A-Iallock Herbert—f
Ieineken G Jr—l
Iidelberger & Price—f
Ionness J T—f

Horton W C-f
Isenburg M L-f
Keepers H L-f
Linderman H-l
Lum Edw H-f
Lushear W H-1 Lum Edw H-f
Lushear W H-l
Lushear W H-l
Lyon Ernest A-f
Mayer J E-f
McCord C F-l
Myer F J-f
Myer F J-f
Myer F J-f
O'Gorman Robt-f
O'Bornan Robt-f
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Plume Geo C-f
Plume Geo C-f
Plume Geo C-f
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Plume Geo C-f
Reinmund B F-l
Randolph & Pell-f
Ravmond G B-l
Reinmund B F-l
Rocheasinger L-f
Rosenstrauch W S-f
Ryerson a Hall-f
Schlessinger L-f
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Schlessinger L-f Wood D Smith-f Wright Samuel-1

NEW BRUNSWICK

NEW BRUNSWICK
Fisher Chas—f
Goodchild Arthur
Harkins & Victory—f1c
Kirkpatrick J Bayard—f
Lyons Bros—f
Lyons Warren K
Miller R G—f
O'Connor Michael—f
Parker Neilson T—f
Polhemus P G—f
Stevenson B—f
Stout F R—f
Towle Geo C—f
Willatt Wm
Wright Joseph B—l

NEWTON

Dutton Thomas—l c Hendershott & Cooksfc f c Howell & Smith—f c Kitchel J P—f Van Blarcom A J—l Warbasse Joseph—f 1 Woodward W J—f Woodward W W—f 1

NORTH PATERSON Armstrong W II-1 f Meyer Irving-f Story C S-f

OCEAN GROVE Covert D C-f c Peak D D-f Woolston Ernest N-f

ORANGE Ayres Thomas O & Son Birkholz Edw. D-f 1 c Clark J A-f 1 c

Genung I M-Hanners A R—f
Holmes Jas S—f
Kelly J P—l
Scott Graham—f
Smith S T & C J Co— Smith W H-l Smith W P-l Stetson Horace-Temme F G-f Thompson O S-Young Albert C-

OXFORD Fowler Fred—f Tunison W A H—f Scharrer Geo—l

PALMYRA Blackburn F-f Fichter Wm-1 Hires Wm-f 1

PASSAIC Heuser Wm G—f Knothe G A—l Lee Geo—l

**PATERSON** Ackerman E J-f Ackerman Irving & Co

Allen F R-1
Babcock Ephrim-f
Bahta L J-f
Bahta L J-f
Berry Wm H-f
Borta L J-f
Berry Wm H-f
Borta I F-f
Borden R W-f I c
Brown Robert W-f
Buckley R D-f
Butterworth Jas-l
Carlock A M-f
Cocker James H-f
Cocker James H-f
Cocker James H-f
Cocker James H-f
Cocker James H-f
Cocker James H-f
Cocker James H-f
Cocker James H-f
Cocker James H-f
Cocker James H-f
Cocker James H-f
Cocker James H-f
Corowell H M-l
Day Paul H-l
De Lazier Jacob-f
Ekings R M & Co-f I c
Farrar Sidney-f
Frederick Samuel-f
Furrey F W-f
Garrison H J-f
Gilmour R-l
Haldane A P-f
Hameetman Z-f
Hennessy D-l
Holland John R-f
Holland Frank-f
Hudson W R-f
Hurley John R-f
John B-f
Kursinger Louis-f
Lambert E H-f c
Lee John F-f
Leggett Robert-f
McCann John D-f
McDermott W F-f I
Moore James-f
McCann J M-f
Olden E H-f c
Pollitt Geo W-l
Pulver G B-f
Reynolds Charles-f
Reynolds Charles-f
Sherwood S S-f
Smith & Mathies-f
Vermeulen A-f Vermeulen A—f Worden G H—f

PAULSBORO Adamson W J-f 1 c Cowgill W G-f Miller E G-f

PENN'S GROVE Cook Lewis W-1 Trumbull J W-f 1 c PERTH AMBOY

Bishop H O—f
Brogger L C N—f e
Boynton Bros—f 1 e
Chapman Jos E—f
Conklin T R—l Conkin T R—]
Fox Frederick F—f 1 e
Golding I T—f
Golding I T—f
Nielsen Bros—f c
Pierce & Watson—f 1 c
Pratt-Brown Co—f
Seaman Geo A—f e
Van Duren C M—f

**PHILLIPSBURG** 

Bowers J S-f Dichman & Davis-f c Dull C J-f Dull C J—f
Lomerson James—l
Reiley J I Blais—f e
Shimer J M R—f
Smith James J—f
Vanbilliard Oliver—f
Young Jos L—f l c

PLAINFIELD PLAINFIELD
Abbott Wm H—f
Alexander J A—f
Ball C E—l
Brown Geo F—f
Buxton Herbert—f
Dorman E F—f 1 c
Dunning F O—1
Emmons J P—f
French Elston M & Co
—f e
Graham G W—1

Grant F A-f
Grant F A-f
Hall J R H-f
Licike & Laing-f
Macdonald J F-f
Moffitt & Mundy-f
Mulford E C-f
Murray R F-f
Osmun R A-f
Perrin S T-f
Pope J C & Co-f
Spencer & Son-f
Tapscott & Hardingham
Taylor J P W-f c

Taylor J P W-f c
Thirkstum W D-f
Vail J T-f 1
Wilber S M-l c
White Geo F-f
Whiton John M-f
Woodruff W A-f c

PLEASANTVILLE

Allen J R-c Andrews Isaac-f Helfrich H W-f

PORT MORRIS Day Paul-l

PRINCETON

Conover Thornton—f Howe W B & E L—f 1 Hubbard O H—f 1 c Hubbard & Co—f Lavake T W—f 1 Murray George R—f 1 Reading S H—f Van Marter A J—f 1

RAHWAY

Bunn H B-f 1 c
Freeman Uel-f c
Gibbons Wm R-1 c
Mead Joseph T &
-f c & Son Philipp Wm P—f Sherwood E H—f 1 Wells Wm E—f 1 c

N. J.-Con.

RARITAN

Amerman Alva—l Dalley Wm V—f Davis J V—f Haly Daniel—l Hope Geo-1

RED BANK

KEU BANK
Allaire Edw S-f 1 c
Cooper A D-f 1 c
Goff Geo M S-1
Hopping W A-f e
Houston Wm H-l
Ivins A-f
Warner P G-l
White Francis-f 1
White Theo F-f
Willgus D W-f

RIDGEWOOD

RIDGEWOU
Balliet H D-f
Cruse J F-f
Keeley James-f
Keiser I B-l
Kenway Wm E-f
Maltbie Wm E-f
Smith F C-f
Terhune R W-f
Victor Theo-f
Wortendyke R HZabriskie W C-f H-4

ROCKAWAY Crayon J P-f Miller Geo R-f 1 c Norris John-f Stickle Jacob P-f

ROSELLE Bonnell Wm P-f Janes Joseph & Son-fle Keddie William E-f Veghte & Rewalt-f

ROSEVILLE White H-f

RUTHERFORD Brown Duvall B—f c Danheim Carl—f 1 Van Winkle A W & Co-

fc Watson A L & Co-f c

SALEM Acton I O-f 1 c Githens Geo A-f Kelty Benj R-f 1 Smith D Harrisflc Thompson John E—I Wood Benj F & Son—1 **SEWAREN** 

Palatin Agency—f Whitaker & Co—f c

SOMERVILLE Amerman Alva—l Bartine J D—f

Codington L M-i c Enk John-i l c Enk John—f l c
Haley Daniel—l
Harriss Wm—l
Hope George—l
Nolan & Swinton—f l c
Sculley M W—f
Smalley W A—l
Sutphen A P & Son—f c Turner L-l Turnis Mrs A-f Van Cleef Chas-l Vanderveer G V-f

SOUTH AMBOY Birmingham Wm-f 1 c Grace Alonzo L-f 1 c Parker J M-f Roddy B-f DeGrau-f

SOUTH ORANGE Dodd Wm H C—f 1 c O'Brien Charles J—f Picot L M—f Schenck J V—l c Shepardson Joseph M—l Taylor Lewis P—i

SOUTH RIVER

Edgar J A-1 Menicke H N-f 1 STANHOPE Knight T J-f l c

SUCCASUNNA Fancher John W-f Shepard H-l

SUMMIT

Hicks Brs—f c Holmes E C—f Pierson Eugene—c f l

**TAURUS** Darling John—f Woodcock Robt—l

Butler Jas E—f 1 c Demerest Edwin—f Roberts Alexander— Westervelt Jas—f 1 c

TOMS RIVER Bailey S C, Jr-f 1 c Fischer Wm H-f Havens A C B-f 1

TRENTON

Baily O L—f Barden L—f Biles Chas W—f Biles F B—f Billingham R—f Box John G-f Brearley Geo—f
Case L C Jr—f
Case & Cain—f
Clinton J E—f
Dickinson W M—f Encke J R-fl c Fell & Moon-f c Foster S W-f Harter N C-f Hoff J D-l Howell W G-f Howell W W-f Hoff J D-I
Howell W G-f
Howell W W-f
Hutchinson R M-f
kelly Samuel J-f
Kents J J-f
Kents J J-f
Kents J J-f
Kents J J-f
Kents J J-f
Kents J J-f
Kents J J-f
Kents J J-f
Kents J J-f
Kents J J-f
Kents J J-f
Lawrence & Rogers-f
Lister J G-l
McMasters Wm & Co-f
Martin Jos-f
Murphy C V C-f
Parkinson E S-f
Patterson Chas L-f
Peak Jas T-f
Peak Jas T-f
Peak Jas T-f
Peak Jas T-f
Peak Jas T-f
Saunderson John H-f
Saunderson John H-f
Schoonover John-l
Smith Walter F-f
Solan M J-f
Throp Samuel W-l
Updike A & Son-f
Warner Philip G-l
Watson J L-f
West F D-l
Whittle Edmund-f

Worthington's Sons A L Wright Joseph H Yard Alexander C-Yard Geo B-f

White Edmund—f Whittlesey Mills—I

TUCKERTON

Austin F R-1 Crosby B H-c Mathis Geo W & Son-Price John C-f Rose James-1 Sawyer Jos. S—f Steelman Wm S—f

UNION

Bloom I—I
Gunther C H—I
Hanenstein L C—f
Hansen & Ross—f
Morgan & Wetterrer—f
Renner S F—f
Ruh C F—f
Sonnekalb G—I
Sunkeriger Chas P—f
Sonnekalb G—I
Van Glahn H H—f
Venino & Kothe—f I c
Wallace & Limonze—f
Young E B—f Bloom I-l

VINELAND

Bray Frank C—l De Witt M M—l Hurd S F—f Jarvis Robt—f Macgeorge Dean—l Mason Joseph—f l

Perry W E-1
Pixley Ella MrsPowell Harry-1
Tra P-f rowell Harry—I Sharp Ira P—f Swing Geo W—f Taylor Alex M— Taylor Henry—f Wilson W D—f -fle

WASHINGTON Creveling W G-Johnston Henry-Petty R M-f Uehlein John E Wyckoff D V-f Van Boss J-f

WESTFIELD Abrams & Welch-f Decker F C-f Everett Nelson-l Everett Nelson—I Dohrman J A—f Hart L E—f Reeve W Edgar—I Seward Wm—I Smith C E—f Whitaker L M—f Williams G N—I

WILLIAMSTOWN Truncer George S-1 Wood J T-i Zimmerman J B-f c

WOODBRIDGE Boynton Bros-Brown Chas R-Christensen E-Conklin F R-1 Flanagan E J-Marsh & Morris-f

Barnaby William—f
Burk P B—l
Carter W M—f
Clymer Robert S—f
Davis F B—f
Ford Elmer—l Henderson & Redfieldfc Prentiss John—1
Redfield Ernest—f 1 c
Sparks Robert C—f c
Wilkins F L—f 1 c

WOODBURY

WOODPORT Clapp Otis-I

WOOD RIDGE Kohbertz F-f

WOODSTOWN Andrews Geo M—I
Fliteraft Franklin—fle
Fliteraft S S—I
Fogg E S—f c
Grier G B—f c
Hillman U Grant—f
Richman C H—f c

## NEW MEXICO

ALAMOGORDO Clemens & Banner—f l c Harter E M—f Rubin Carl—f Slaughter W H-1 c

ALBUQUERQUE Becker Max E-1 Brewer Geo E-f Cardwell W J-1 Clayton & Co Day Darby R-1

Ì

Dieckman Otto-f Fliescher S-f Galles L W-l Grunsfeld Edward—1
Halloran Ralph—1
Kent F H—f 1 c
McCanna P F—f
Metcelf & Security McCanna P F—f
Metcalf & Strauss—f
Moore T M—f
Neal W E—l
O'Rielly Jos H—l
Rankin & Co—f

Sleyster B-H Walker A-H

DEMING Field & Son—f 1 c Pollard A W—f

EAST LAS VEGAS Henry Edward & CoHiggins & Co A D Koogler W G—f c Mills Byron T Whitmore A H—f c

GALLUP Hart Edward-f 1

LAS CRUCES Bowman H D-f

LINCOLN ppa J J-f 1 c

RATON res R H-l yne C M-i rter R H-f irter J A-l c iapman W A-f iffner Samuel-f aberg Hugo-il c

## Walker James H Sr-f c ROSWELL

Bird C M-l Calfee Edgar-l c Kellahin R-f l c McGaffey L K-f c Page A E & Co-f Turner W P & Co-f

SANTA FE Harney Mrs L A-l

## Hanna I B & R H-flc

SILVER CITY Lorenz Wm F-f1c McAninch S H-f1c Warren Mrs O S-f1c

SACARRO Chase J P-i lec Smith J E-i l c

SPRINGER Seaberg Hugo-f 1 c

TAOS Miller Geo P-f

WHITE OAKS Parner Sidney M-f 1 Sager Frank J-f

## NEW YORK

**ADAMS** arnes S V—l c
rown C H—f 1
annahs G W—f c
'ebster & Davis—f
'aite H H—f 1 c

ADDISON artlett W A-f 1 c lark W B-f 1 c pon J E-1 ine Isaac-f 1 c nith C J-1 'ade Eugene-f 1 c

AKRON ord E R-f 1 c tage F M-f 1 c albot C H-f

ALBANY ustin & Co-f c
rown W Howard-1 c
ull Horace S-1
ull M V B-1
urnham W F-c
antwell Thos W-f
asey D & Son-f
hadwick P R & Son-f
ommerford & Dolan-f
ayton A A-1 AMITYVILLE
becker F G-f c
ayton A A-l
ayton Wilbur P-l
igmun Edward J-f
lowner Frank H-l
aton C W-f
nos Henry D-l
oster H S-f
code J C-l
ove Chas L-f
criffith W H-f
amilton A S-c
larter E M-l c
lendrick Jas-f c
lerschberger H I-f 1
ill W L-f
lubbard F B-f
mison & Co-f c
nowles C R-f
ansing C E-f
asch & Dorewald-f
eonard J H-f
ewis T Howard-l
lcElroy & Hahn-f c
lcHarg J W-f
lcNamee F A-l
lorgan James P
lullenneaux M H-l
almen E DeL-f
almen E DeL-f
corth C A-f
ost E L-l
ruyn F T-f
oberts W S-l
obse & Kiernan-f
usell G H-f
afford E & Sons-f
ecor G H-l
tockwell U G-l
en Eyck & Lansing-f c
Wilson O T-f 1 c

Van Allen & Hamilton

f c
Wallace M J-f
Walsh M F-1
Walsh De Witt R V-f
Weyrich J-f
Winship W F-1
Wolf Chas E-f

ALBION Babcock & Humphreyflc Church Geo B-f 1 c Church Geo B—1 1
Eddy O D—1 1 c
Marrin I H—1
Robbins C E—1
Ross Chas D—f 1
Taylor Wm G—f

ALDEN Alger T A-f Bentley Geo T-f

ALLEGENY Price, Cobb & McGovern Presack Jas—f Sherman S E

**AMITYVILLE** Beebe F G—f c Griffin S B—f Ireland & Ketchum—f King John A—f

AMSTERDAM

Bell W H—l
Bennett L & H K—f
Bromley Smith—l c
Bronson Jas H—l
Cleveland F H—l
Dwyer J F—f
Hays & Wormouth—f c
Huxley F T—l
Keefer Fred—f
McCaffrey Bros—f l c
Neville Theo J—l
Reed H L—f c
Smeallie Jas A—f l c
Van Heusen A T & Son
—f c
Whitcomb Calvin—f

-flc

ATTICA Brown W S—l Cogswell Geo D—l Dorrance J G—f c Reding Nich las—l Wallis E B—f

**AUBURN** 

AUBURN
Bailey W C—f
Bennett R L—f
Bronks H—f
Brooks H—f
Eddy Wm H—f I c
Fiero Josiah—f
Fitch Mrs M M—f
French D E—f
Heazlit W L—f c
Hoskins & Simpson—f
Hoyt H L—f c
Keil & Downer—f
Lawton A W Jr—f c
Lyon Lewis E—f
MacMaster Wm J—l
McMaster & Murphy—f

c
C

Meaker Wm H & Son-i c Mosher John—I Murphy H S R—I O'Neil Thos H—i c Quigley I F—i Rhodes Emmet—I f c Rich C D—i Rogers F L—I Smith B C—i l C Snyder Mrs J A—i Starner J N—I Taylor Jas—I Thorpe Wm B—I c Tuller D L—c Wicks E G—I

AVON

Hogmire F A-f 1 c Hogmire W W Jr-1 c Allen Irving C-f

BABYLON Robbins Jeremiah—f 1 c Shurr Henry S—f 1 Snedecer & Norton—f c Suydam & Duryea—f 1 Weeks E S—l c BALDWINSVILLE

Lewis W W-1 Morris & Lewis-f Ward J A-f 1 c

BALSTON SPA Beach Geo R & Son-f West Geo H-f 1 c

BARKERS Armstrong A M-f Eaton Bennett-f Malley J O-f 1 c

BATAVIA Cox E-f
Day W Harris-f
Dennis M O-f
Ellis D M-l

Fisher H B-f
Guiteau J C-f
Hartley C W-1
Holmes John C-f 1 c
Hook W H-1
Levenworth E E-f
Loveridge J A-f
Masse Solomon-f
Miner Mrs Emily-f
Morgan S W-1
Norris & Bierce-f 1 c
Pollard W G & Co-f 1
Read C E-f c
Ruprecht C H-f c
Sherwin S A-f 1 c
Simms D L-1
Tumalty J B-f
Van Valkenburgh C W
Mollard D Morgan C W Walker R M-f

BATH Ferris J M-f
Eustis Edwin R-f
Parker E F-f 1 c
Shepard Wm H-f 1 c
Smith O H-f c

BAY SHORE Carneille & Co-f Hulse W W-f Robbins & Clock—f Schwab W A—f Woolner Geo—l

BELMONT Reynolds & Ackermanflc

BINGHAMTON Adams B-1 Andrews J H-f Atkins F J-1 Atkins F J-1
Boss & Jones-f
Canon W H-1
Chapman John-1
Daly Jas-f
Delevan E C-1
DeWitt M A-1
Eastman & Pratt-f
Gaylord H J-f
Hecox W H-f c
Hermans H C-1
Hildreth E-1
Holcomb R H-1
Horner Bros-f 1 Horner Bros-f 1
Hotchkin W S & Son-f
Johnson J M-f
Koon Geo F-I McLaughlin & Finnegan McNamara Catharine—i Mitchell S N—f l c Morgan Julius P—i Morse Hartwell—i Morse Hartwell-f Mosher Wm H-I Nelson B H & Son-f Nelson Jos H & Co-f Pelton C A-I Ralph W E-I Smith Chas H-I Stratton D P-f Sweeney E J-f Whipple C P-I Wilson & Nash-f c

N. Y.-Con. BOONVILLE

Bateman J Arch—f 1
Bush Chas H—f
Hayes Geo C—f
Hough W D—l
Lewin C J—l
Lockwood Wm—l Root George—1 Sippell W D—f 1 c Tubbs H R—f 1 c

BROCKPORT

Caswell F M-f 1 c Harmon Geo B-f 1 Minot Crippen & Co-f c Roberts W H & Co-f c l

Stedman G L-1 c Winslow C M-1

BROOKLYN

Alexander W A-f Alkins J— Atkinson Jas F & Wm F Atkinson Jas F & Wm F

—f 1 c

Austin H C—f

Ranks D R—f

Barker C S—f

Bartley C R—f

Bates Benj F—1

Benedict & Benedict—f 1 Betts C A-f Bernstein A M-f Bernstein Moses-f Bernstein A M—f
Bernstein Moses—f
Biele Emil—f
Birnstiel L A—l
Blatchford H—f
Bolwell Chas—l
Bradley H D—f
Brady J E—i
Brady & Oliver—f
Brown D J—l
Brown Geo W—f
Brown W H—f
Budd Theo—f
Burling E A, Jr—i
Burling E A, Jr—i
Burrill Bros—f
Burtill Bros—f
Burtill Bros—f
Burtill H—f
Cornell Thomas D—l
Corsa A J—f
Cornell Thomas D—l
Corsa A E—l
De Groot & Son J A—f
Delesderniers J H—f
Diefendorf B L—l
Diefendorf B L—l
Diefendorf W T—l
Dykeman C V—l

Diefendorf W T-I
Dyer J F-I
Dykeman C V-I
Edwards C J-I
Eldridge R D-f
Easley C B-f
Esselstyn Sherman-f
Ellrieser C-I

Filsinger C-l Fowler J William-f Foxhall H E-l Garbee Wm P-c

Goldthorpe A-I Grace T P-I Hatton & Doyle-f Hodges A-f Irvin Chas-f

Irwin & Mount-f Janson L-l Joachim B—I
Johnson Jos W—I
Jones Geo W—f c
Jonas Nathan S—I
Jouvenat J W—I
Kelsey, Suydam & Mollenhauer—f
Lake B F—I
Lamoreus A W

Lewis & Frear—f
Malby & Vanderveer—f c
Manufacturers' Underwriters Agency—f
Mason G—l
McCabe, Wetmore & Co McFarland A H—I
McMahon Clarence B—I
Michel Adam—I
Miller H B—I
Moody Leonard—I
Murphy Edw C—I
Murphy Geo L—I
Newcomb A B—I
Nicolay Wm A—I
Oliver John S—I
Peaslie W D—I
Pendleton & Pendleton—

Fendleton & Pendleton—

f
Porter A W—I
Quinn H F—f
Renshaw & Liell—f
Riker W H—I
Ryan Wm H—I
Sadtler F R—I
Schroeder C A—f
Shimmel G—f
Stark J P—f
Story W C—f 1 c
Stusy Bros—f 1 e
Talman J Frank—I
Thorn B C—f
Trith A H—I
Tuck A H—c
Tucket A F—c
Tucket A F—c
Van Voorhis Wm H—f
Voshell J K—I
Wallace John—f
Warburton W A—f
White Jos—f White Jos—f Wolff C—f Young W H-Zimmer C—l

**BUFFALO** 

## C. LEE ABELL

Fire, Marine and Casualty Insurance AVERAGE ADJUSTING

21 West Seneca S.

Adams Wm H—l Aird A F—l Allen Issac W—l Andrews D H—l

C. B. Armstrone & Go. 5-6 Board of Trade

Cor. Seneca and Pearl Ste ESTABLISHED 1861

> Fire, Marine and Casualty Insurance

Arndt A F-1 Arndt A R-1 Baer Conrad--f Bartlett G Hunter-f Bennett L W-l Irwin & Mount—f
Janson L—l
Joachim B—l
Johnson Jos W—l
Jones Geo W—f c
Jones Geo W—f c
Jones Sathan S—l
Jouvenat J W—l
Kelsey, Suydam & Mollenhauer—f
Lamoreux A W—l
Lehrenkrauss J & Son—f
Levi A M—l

Bredel P M—l
Bright T F W—l
Brodhead J R—f
Buffalo Fire Office—f
Bullard F T—f c
Bullard F T—f c
Cady O—l
Cady & Perkins—f c
Callahan Michael J—f
Campbell Jas A—f c
Carpenter F M—l
Cary P B—l
Cherrier D W—l

# CLARKE & GROVES

General ' Insurance

## 16 W. Seneca Street

Cooper D B—I
Craig warren—I
Crairy M B—I
Crouch H E—I
Crown A H—I
Darce Robt F—I
Danforth F W & F L -fc
Davies E M & Co-f
Dayton B C-l
Desbecker D H-l
Deutscher M-l
Devereux Walter-fc
Dimick F C-l
Dimick B U-l
Dimick Wm B-f
Dimick & Newell
Donaldson John A-f Donaldson John A-f Dorasewicz B-f Downer G O-l Downer G O—I
Dow, Behm & Co—I
Dresher C L—f
Eggert O J—f
Efliott C S—I
Ernest H J—I
Fish G F—I
Fitzgerald, Edmund—f
Fitzgerald & Morgan Co

-f Frye W W-f Funnell C H & Co-T Gallagher C H-I Germain Geo A-f Goetzman Ph-f Goodyear J A-I Gordon A G-I Gorton H W-I Cephon Geo B-I Gorton H W-l
Graham Geo B-l
Gray F J-l
Greene S P-l
Gridley Chas A-l
Gurney & Overturf-f
Hall Edw A & Co-f
Harp J T-f
Hassaner N A-l
Henafelt J C-f
Humphrey & Vande
Hund & Erb-f
voort-f Vandervoort-f Hurley Daniel-f Jerge L J-l Johnson F J-l Johnson F J.—I
Johnson Jacob—f
Johnson Jacob—f
Joyce W H.—I
Justice W G.—I
Kellner John S.—f
Kenney J R.—f
Kerntz Frank—f
Kentz Frank—f
Knoll & Turgeon—I
Kohn J L.—I
Lamy & H.—I
Lamy & Kertz—f
Lewis John—I
Ludaescher & Reinicke
—f

Madden & Henry-I

Mahoney T J-f
Martin Alex-f
Marvin C E-l
McCreary Chas-l
McPherson H H
McRobert I T-l
Menxies Jas A-f
Mioducki W S-f
Montillon Geo F-f Montilion Geo F-f
Moore Jas & Bro-f
Moore W B-l
Monsel Lucien E-l
Munsell W H-l
Munsell W H-l
Munson H S-l
Murphy John A-f
Nieman Wm J-f
Northeny L J-f Murphy John ANieman Wm J-f
Northrup L G-f
Nowicki SS-t
Oakes W L-1
O'Brian T J-1
Owen J P-1
Parker W H-1
Ramsdell W-1
Robertson J H-1 Robertson J H-1 Robins F B-6 Robins F B-f Rochrer & Co-f Rohr M-1 Ross A J-f Roth Edw C & Co-f Ryan Jas & Sons-f Scherm & Stephen-f Schofield C E-1 Shepard David-f

# Smith, Davis & Co.

198-200 Main St.

Fire. Marine and Casualty Insurance

Smith G N-1 Smith H E-1 Smith & Wilcox-f Spence H W-1 Spencer E A-1 Spencer E A-1 Staniland W G-1 Stein John A-f Stephenson J M-1 Stewart S-1 Stettenheng E F-f Stettenbenz E F-4 Strout C B-1 Sweet D B & D C-4 Vogt H H-Walsh E F-Walsh E F—f
Warner A L—f
Warner J H—I
Webb Richard W—I
Webb Richard B—I
Weller Chas B—I
Westcott F—I
Westcott F—I
Wilbelm E M—f
Wilbelm E M—f
Winship Howard—f

insurance

oodworth-Hawley Co-

ORTHINGTON & SILL

8-9 Board of Trade present the following: present the ronowing as, American Gustral, Detroit and M., Franklin, Fire monistion, Borthern of Regiand, sections of How York, St. Faul ire and Marine, Traders, Union surrance of Regiand, Law Union : Grown of Regiand LRIME CO'S (General Managers)

Paul F. & M., (Local), introit F. & M., (Local), inton Marine of Liverpool, revidence-Wathington pleyers' Liability, Steam Beller, ate Glass, Health and Personal cident and Bonds and Burglary. in Accident Ins. Co. in Indomnity Co.

TORMADO INSURANCE ia Insurance Co. Paul F. & M. Insurance Co.

right W S-l rung W M-l nk Henry A-f retch J-l

CAMBRIDGE irpenter C H-fitchcock W L-f 1
orton E B-f
us Henry A-f

## CAMDEN

sh E W-1
orse Elon-1
orse G F-f 1 c
cinner Geo J-f
evens W T-f 1 e
raffran Geo L-f 1
ard C F-1

CANAJOHARIB ellinger William-f 1 e rebolt Augustus—e 1 loschel Ellsworth—f oschel Ellsworth—feed Geo H—f
praker Daniel Jr—f 1 c
raker David—f
tafford Harvey R—f 1 c
cessels Menzo H—l
'heeler John C—f 1 c
'heeler Chas W—f 1

CANANDAIGUA hurch E C-f l c hurch E R-f c nurch E R—1 c
oe C A—1
oe W W—f
wyer J J—f
erguson H B—f
ardner I S—1
endricks H—1
lowe F E—1
lubbell & Henry—f 1 c [apes H-1 lapes H—l
laines John—f 1 c
laines John Jr—f 1 e
sackett A—f
cott & Hutchens—f 1 e
hort M D—f 1

CANASTOTA

hilds E Gates—I
collis R C—f c
aquay Herbert G—I
erry Mason G—f 1 c
lose Emory H—I f e
ravis Henry O—f c

CANISTEO

Almy Jas A-f Carter Chas-! Carter Jas D-! Davison M W-f Hall L E-! Northrop E-f Robertson E E—c Vickers Jacob—f 1 c

CANTON Barber & Bailey—f 1 c
Cheetham J E—1
Cleveland R E—1 c
Fullington C Y—f c
Kimball W H & S D—4
Runions A J—f
Stevens E E—1

CARTHAGE Earl Geo A-l

CASTILE Percival Frank C—f Smith A B & Son—f Windsor Edmund B—f c

CATSKILL Beach Theo B—f
Decker Percy—f
Foote J A—f
Heath O T—f
Hunter W C—f c
Person & Vanburen Van Gordon F E— Van Orden P V—i Wilbur A D—i c

**CAZENOVIA** Clements & Carpenter

f 1 e
Dardis John—1
Doremus Wm L—
Eigabroadt E T—e
Eidridge Ed—1
Vicinia Gilbert—1 ( Eldridge Ed—| Hague Gilbert—| c Hayes J A—| Payne Chas—| Peck E A—f Rouse H J—| Salisbury Geo W—f 1 c Stanley C M—f c Williams George E—|

CENTRAL SQUARE Gridley J H—f Traub L H—f Ward E L—f

**CHAMPLAIN** Clark Jno W-f 1 Deal Elmer H-f 1 c

CHAPPAQUA Hunt Geo-f

CHATHAM CHATHAM

Darrow W Porter—I
Fish Hugh—f 1 c
Flannigan Francis J—I
Jones J Wesley—f 1 c
Park F I—f 1 c
Shufelt Cornelius—f
Shufelt Gen—f c
Traver Charles D—I
Waltermire F D—I

**CHITTENANGO** Baker J J L-f Costello J R-f McHenry Luke-f 1 c

CLINTON Durkee Willis—1 Martin L M—f Stebbins E J—f Sweeney B J—l

Turner W A—f Williams Rachael W—f

CLYDE

Baker Geo O-f
Cleary Edward-e
Cleary Michael-i
Hamilton C M-l
Hinman J W-f 1 c
Kellogg John T-f 1 c
Odell Chas-f
Stow D L-f 1 c

COBLESKILL

Burnet B-f
Colclough W D-f
Eckerson E J-f c
Mann F P-l 1 c
Osterout J L-f
Van Ness S H-f 1 c
Young G-f
Young Newton-f 1

**COEYMAN'S** 

Briggs I N-f Long Edward N-f c Wolfe W H-f

COHOCTON Edmunds Webster—f c Higgins & Waugh—f c Slayton E B—f c

COHOES Bowden R S & Co-f 1 c Chadwick Robt R-f Chadwick Robt R-f
Cohoes Agency—f 1 c
Colwer Ins Agency
Dodge W T-f
Donlon Richard J—f
Ford & Granger—f 1 c
Gilchrest J D—f
Hanson M D—l
Lansing Chas E—f 1 c
Laughlin John & Son
—f c
Michel W K—f c
Smalling L K—f
Smith F P—f 1 c
Smith T C—l c

COLD SPRING Greene Joseph A.—I Hughson Arthur—I Lentz Jacob—I Naylor Arthur—f Southard Jacob G—e I f Southard J Bennett—I c Wood Wm—f

COLLEGE POINT Delemain Henry—f I Heinze Wm—f I Hunold Frank—f I Muller Herman—I Smyth Thomas & Son—f

Waltropp Henry—f 1 Weiss Oscar—l

COOPERSTOWN Arnold & Cooke—i Birge D L—i Phinney & Leonard—i Reynold Jesse—i Ross C W G—f Shipman A C—f c Sylvester I B—i l c Thompson Chas P—l

CORNING Ariand W W-f
Bantley F J-l
Carey O A-f
Christian Henry-f
Freeman C H-l c
Ingersoll A J-f l c
Kingsbury F D & Co-_f 1

Sill C S—1 Tuthill H G & Son—f Williams F C—f Wolcott O E—f

CORINTH Allen Chas L—f
Dayton & Reynolds—f
Dillon & Carey—f
Elixman Theo—f
Heridon A—f
Hollister A M—l
Lindsey Chas F—f
Rice John T—f
Sayre Ezra—f

CORNWALL

Bertram F-1 Hollett A M & Son-1 Jackson I C-1 Trow Jno F-f 1 c Young S B & Co-f

CORTLAND

CORTLAND
Bates Eugene W-f
Charron Geo-l
Davis, Jenkins & Hakes
-f l c
Kane F-l
Kingsbury Fred-f c
Kennedy Wm-f l
Maycumber G J-f c
McAuliff T-l
Nixon James A & Cof l c Richard E—I
Stevenson Theo—flc
Thompson C H—fl
Stockwell W A—fl
Wood J A—I

COXSACKIE Bedell T F-f 1 c Palmer Chas M-l Townsend W B-

CUBA

Kirby James—i Leggett J C—f c Ormiston & Keller—f 1 c T A Quinn-f 1 c

DANSVILLE Baker J H-f 1 c Cole J C-l Krein Geo L-f 1 c McNeil & Criddler-f 1 Oberdorf & Edwards

DELHI Bill W R-flc Munn W C—1 Nichols O S—f Nicoll A—1 Pitcher H A—f 1 c

**DEPEW** Rawley E B-- 1 c

DEPOSIT Doolittle S S & Co-1 1 Onderdonk C-flc York S D-f

DOBBS FERRY Storms C G-f Taylor J L-f 1 c

DUNKIRK Gidley H J-1
Holstein J A-f c
Kenney Wm J-1
Murray H T-f c
Patterson J K-f c
Perry & Kaiser-f 1 c N. Y.—Dunkirk, Con. Sampsell B F-1 Scott Allen I Zimmerman Wm-f c

EAST AURORA Germain Geo A-f Gray A E-f Persons & Co-f Spooner F N-f

EAST SYRACUSE Evans O R-f Lansing & Son-f Mead Arthur C-f

ELLENVILLE Drake M C-1 Hoornbeck F B-1 Low S B-f l c Stoddard & Gray-f l c Terwilliger U E & E N -f l c Tice J A-1

**ELMIRA** Ayres S & Son-f
Beers J-f
Brooks C B-l
Bullard & Co-f 1
Compbell A E-f 1
Compton, Huribut
Babcock-f & Compton, Huribut
Babcock—f
Coykendall J B—f 1
Drew Wm S—l
Gilmore Joseph—f
Gladke Morris—f
Herrick F D—f c
Lacy S E—l
Larmore W J—l c
Malette W S—l
Mason Walter C—l
Perry G W & Co—f e
Putney W W—l
Sly H B—f l c
Spring Geo H—l
Sturdivant L J—f c
Swan & Sons—f c
Weaver F B—f l
Young P E—l c

**FAIRPORT** Brown E-f Dixon John-f Slocum Geo-f c Palmer A W-f c

FAR ROCKAWAY Davenport Harry C-f c

**FAYETTEVILLE** Armstrong A T-f 1 c Austin Wm-f Carr Parker S & Co-f Hale F H-l

FISHKILL-ON-HUD-SON

Cammack I B—1 c
Carver David—1
Darland J W—1
De Garmo J M—1 c
Doughty Robt W—f 1 c
Hoyt F A—1
Jones W A—f c
Pralatowski W J—f c
Webb E J—f 1 c

FLUSHING Burnett T J—f 1 c Harris E F—f Hillyer Jas E—f Master D—f Quinlan J H—f c White & Son—f

FORT EDWARD Barber Cicero & Sonsflc Bascom R O—f Ketchum Chas L—f l Robinson Willard—f Williams V—f l c

Casler W P-f 1 c De Waudedace E P-1 FORT PLAIN De Waudedace E P-Edwards C C--f
Eldredge H M--l
Elwood Reuben--f
Freebold A C--l
Kelsey Chas H--f
Miller B Frank--f 1 c
Shuks D C--f
Smith Fred--f 1 c
Wood C J--f c

FRANKFORT
Bean C D-1
Goodier J G-1
Ingham H H-f
Loftus Thos J-f c
Williams H L-1

FRANKLINVILLE Gould & McCluer-f 1 c

FREDONIA Drake H C-f 1 c
Palmer Joseph-f 1 c
Sackett D G & Co-f
Tremaine G M & Son-f FREEPORT

Finch John-I
Foreman C M-f
Hall Wm S-I
Jones & Littell-f
Libby H P-f c
Powell Ida B-f
Smith Fannie B-f
Wellege C I-f Wallace C L-Walters V G-f

FRIENDSHIP Cross Theron—f 1 c Scott W H—f c Smalley Fred C—f Wait L M—f 1 c Willis W C—f

FULTON FULTON
Boyington C F-f
Burns W C-l
Coe W W-l
Coffin A L-l
David C H-f
Donovan J F-l
Foster L C-l
Hobby C-l
Hornbrook Will-l
O'Keefe J R-l
Pruyn W-c
Schenek G F-f 1 Fruyn W—c
Schenck G F—f 1 c
Spencer F G—f c
Streeter & Platt—f 1 c
True G E—l
Webb Geo C—l
Whitaker & Lovejoy—f 1

FULTONVILLE Furbeck W W-f Millerman W H-l

**GENESEO** Burns Thos E—f c
Milliman W H—l
Olmsted & Doty—f
Saunders J D—f
Stevens Wm A—f 1 c
Swan Albert—l
Van Dursen Arthur B— Youngs & Curtis-f 1 c

**GENEVA** GENEVA
Allen A A-f 1
Burrall E J & Son-f c
Clark John B-f c
Codington C S-f 1 c
Dempsey D E-f
Dewey Chas A-f c
Ditmars G F-f
Fink W M-f
Farwell J G-f
Friable A G-f 1
Henderson Wm-l
Lawrence & James-f 1
Nash P R-i
Reynolds Wm-1
Seymour J O-f
Smith W A-l
Southworth Sam'l-f c -flc Smith W A-|
Southworth Sam'l-f c
Stevens M F-|
Sweeney T H-f
Truesdale T E-f
Updike Edson-f
Wisewell W P-|
Wyckoff A R-f

GLEN COVE Baldwin Chas J—f Bostworth Wm—l Cocks Geo W—f Dunn John—l Dunn John—I
Duryea George—I
Gay D N—f
Gruman C B—f
Harrold W L & R W—f
Hicks Wm L—f
Ketcham Oakley—f
Pearsall H B—I
Raynor C—I
Roberts H K—f
Robinson Wm B—f
Wheeler Corbin—I

**GLENS FALLS** Austin J C-1 c
Barber Bros-f 1
Barber Clayton J
Bartlett G W-f 1
Bernsath W H-1
Burns Michael-l Burns Michael—I
Carson Chas H—f l c
Collins M J—f
Cool C W—f l c
Hitchcock Chas H—l
Little & Loomis—f l c
Locke W I—f
McCarthy C—l
McFarland Stewart—l c
McOmber N S—l
Montee Edward—I
O'Leary Daniel Jr—t l
Peck H M—f
Sellingham A G—l c
Singleton W J—f
Stupplebeen C A—l

GLOVERSVILLE Bell J D-f 1
Bloomingdale F-f
Burtin W F-f
Carmichael P I-f 1 c
Foster S T-f 1
Getman & Billlinghamflc f 1 c
Haberbush Geo-4
Kitchin W C-1
Lewis R G-1
Mills & Burton-f c
Muddle & Muddle-f 1 c
Smith I T-1
Thorne H C-1
Wood H A-1
Wood J E-1

GOSHEN Gregory J S-f 1
Mills G H-1
Neafie A-f 1 c
Price E C-f
Smith E-1
Varin F V-1
Wallace A V D-f c

GOUVERNEUR Baker J V & Co—i 1 c brown B F—f 1 c Leggett D A—i 1 c Parker Geo W—f Plinney Earle—f Whitney William—1

GOWANDA

Garnett C M—I Herdig Frank—I Hillebert & Foster—f 1 c Quigley & Place—f 1 c Swift Geo H—I

**GRANVILLE** Atwood C W-l Burtis W J-l Hicks M W-l f Hughes R J-l La Velle John-l Mason Jno L—f 1 e
Staples J R—f
Thompson Geo R—f 1 c
Whittemore E C—f c
Williams E L—1

GREENPORT Bassarear J A-l c Corwin Geo H Jr-f l c Lyon C R-f Reeve & Bartlett-f c Tasker & Wells-f l c

HANCOCK Aplanap E E—l c
Connolly T J—l c
Gould Wesley—f
Nichols Julia C B—l c
Whitaker S J—l c

HAVERSTRAW Allison Frank—f 1
Bedford Geo O—f 1 c
Bedford Joseph H—f c
Garrison Wallace—f
Gillies Jno W—f 1 c
Malley M O—l

HEMPSTEAD Ackley Wm F-f Bedell Wm H-f Ackley Wm F-f
Bedell Wm H-f
Biggand James-I
Brierly Arthur W-f I
Clowes B Valentine-f Ic
Clowes B Valentine-f Ic
Clowes Thomas H-f
Geer J Eugene-f
Gildersleeve M J-f
Lowe Wm G-I
Nichols John S Jr-I
O'Malley Michael-I
Pettit Ed-f I c
Pettit Glenn-I
Scabury Charles H-f Ic
Seabury Sam'l S-f
Smith Wm H S-f
Stoffel Wm-f I
Van DeWater Lott, Jr-f
Webb John-I
Whitehouse C C-I
Wood Martin V-f

HERKIMER Bridenbecker Judson-l Bunce Geo H-f Devendorf D -Earl Robert-f Fikes M-f c Henderson & DuBois-Mitchell E B-f 1 c
Morris C B-1
Root C B-f
Smith A T-f c
Thomas Chas D-f

Zintsmaster Joseph-f

HIGHLAND FALLS Darcy Henry-f Likely E C-f Nelson Moses-f 1

HOMER Collins W C-f 1 c Foster W H-f 1 c

HOOSICK FALLS HOUSICK FALLS

Rerry A-1

Blake Geo T-1 1 c

Easton, Rising & Worden-1 1

Egolf W H-1

Estabrook E R-1 c

Gaynor T E-1 c

Hyatt J S-1 1 c

McKearin G-1 1 c

HORNELLSVILLE

HORNELISVIILE
Cameron Joseph—f c
Conklin Chas R—l
Coye W G—f c
Crandall W H—l c
Dunning M E—f l c
Jones Frank A—l
Lutz John P—f
Lyons C P—f c
Murray & Jones—f l c
Pettibone H—l
Rodman Grant W—l Rodman Grant W-1

HUDSON Bostwick C W-f 1 e McCormick E F-f Macy Chas W-f Mary & Whitteek-f Merrell W A-f 1 c Moul H S-l Phillip George-f Phillip J, Jr-f Rainey-c Rainey J, J.— Rainey—c Smith Eugene—f c Snyder Wm M—f Terry Chas C—f Thill I B—f Thompson S—f c

HUNTINGTON Caire Gilbert F-1 Conklin Douglass-Funnell H T—l Gerard D M Gerard D M
Irwin Joseph—f
Lowndes Alleson E—f
Pearsall A W—f 1
Pearsall Philip—f
Rogers Herman F—I
Sammis B G—I
Sammis O S—f c
Townsend G DeKay—f 1
White Charles N—I
Young Thos—f

ILION Hoefler F S—f
Joerissen Louis—l
Kane M M—l
King R E—l
Ludden D C—l f
McGowan & Richardson —flc Moyer Krank-Murphy M E-1 Newton W H-1 Rasbach Geo O-1 Rix Walter C-f 1 c

INWOOD Davenport Harry C-fle

JRVINGTON-ON-HUDSON Broderick M A-f Crisfield T W-f

ITHACA
Bool F G—l c
Bouton D C—l c
Georgia & Southworth—f
Hazeltine R H—l c
Johnson H.P—f
Kerr W O—f l c
Lynch J—f l
McAllister Peter F—f
Marion A G—l
Marsh D E—f c
Merrill J P—f
Mone E J—f
Mone E J—f
Mone E J—f
Morse V D—f l c
Patterson L E—f l c
Patterson L E—f l c
Phillips F W—f c
Sears P F—l
Simpson H W—l c
Smith Fred H—f l c
St John H A—f
Stevens I R—l
Trefethen R A
Wood A B—f
Wood P W—f l c
Woodford Mrs Mary A—
f l c ITHACA

## **JAMAICA**

Bergen E E-f Brinckerhoff Starr-f Damon Geo C-f 1 e Joslin & White Watts J F & Geo T-f 1 c

## **JAMESTOWN**

Abrams & Wiltsie—f Bradshaw Bros—f c Breed & Armstrong—f 1 Bright Geo S-1 c Butterfield — c Crandall J J-1 Crandall J J—1
Eddy, Elton E & Co&f c
Gardner S—1
Gustaison G O—1
Hazzard Robt —f
Hitchcock Horace—1
Horton Bros—f c
Hulgrist J A & Co—f c
Johnson Bros & Prather
—f c −f c -f c
Jones Chas W-f 1
Jones Iohn F-l c
Kinkaid I I-l
Sarmourith J T-l
Melhuish Chas D-l
Mulhall I V-l
Peterson Alfred C-l
Osborn & Burnham-f
Post & Stevens-f
Todd & Mericle-f 1 c
Tweedale John-l
Welner & Butterfield-l
White A P-l

## JOHNSTOWN

Berry William—f 1 c Case A L—f c Chamberlain W W—f 1 c Chamberlain W W—f 1
Connelly Joseph—l
Dorin Michael—l
Dorin E J—l
Ebbage Charles—l
Getman Nellis—f 1 c
Gordon Edgar D—l
Grant B M, Jr—l
Hodges Edgar—l
Hanson Frank—l
Livingstown B F—l
Malone P J—l
Moore Eugene—f 1 c
Ostler W G—l
Wells N Frank—f 1 c

KATONAH Miller Lewis H-f 1 c Wright Thomas-1 KEESEVILLE

Fox Wm-1
Hopkins Chas M-1
McGowan S E-f
Mould H M & Co-f
Palmer Walter C-f 1
Winslow Albert G-1
Walcott Oliver E-1

KINDERHOOK Bray Charles M-f Reynolds James A-f

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INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

## SURPLUS LINE DEPARTMENT

Representatives in the United States (East of the Rockies) of the following Companies:

Helvetia of St. Gall

ESTABLISHED 1861

ASSETS OVER \$4.000.000

Assicurazioni Generali of Trieste

ESTABLISHED 1881 ASSETS - OVER \$46,000,000

Salamander of Amsterdam

ESTABLISHED 1888

ASSETS \$373,700 | ASSETS

Netherlands of Holland

RSTABLISHED 1848

(Exclusive of Metropolitan District)

ASSETS in the U.S. - -\$500,000

Skane of Sweden

ESTABLISHED 1884

-\$ 5,761,000

In addition to the facilities referred to above, we have an exclusive contract with responsible LONDON LLOYD'S UNDERWRITERS, under which we are enabled to cover large amounts on desirable Surplus Risks, REGARDLESS OF OTHER AMOUNTS ON SAME PROPERTIES placed through other channels.

Through our Amsterdam Agents we procure, by cable or mail, policies of the higher grade of Amsterdam Companies issuing a joint policy as "DUTCH UNDERWRITERS."

We have been placing surplus business with European Companies for more than twenty years, and have unequaled facilities for promptly covering large amounts on risks located

anywhere in the United States.

Orders concerning LEGITIMATE SURPLUS RISKS, AT FULL TARIFF RATES, will receive

prompt attention.

N. Y.—Con. NIAGARA FALLS Brophy J 1—f l c Campbell D W & Cof 1 c
Cole C A-f 1
Graves C Pomeroy-1
Hancock & Gaiser Co-f Murphy James F-1 1 c Rice C C-1 1 c Simmons Baker Co-1 Van Cleef L-1 Van Guns S-1

N TONAWANDA Sutton Wm-1

NORTHVILLE Anibal Lee S-f 1 c Cole & McCuen-f 1 c

NORWICH NORWICH
Benedict A E-1
Gregory K P-f
Hall & Nash-f
Merrifield Wm-f
Mailory Delors-1
Miller L S-1
Newton A & CO-f 1 c
Ransford W D-f
Scanlan M L-1
Sture Chas H-1
Wallen A D-1
Delors Mailory-1

NORWOOD Harris Geo-flc Stowall E E-flc

NYACK Blauvelt & Morrell—f 1 c Gedney Robert—f Kilby J P—f c Morrell Chas A—f Perry Elbert A—f 1 c Polhemus W—c f Voorhis Augustus M—f

**OGDENSBURG** 

OGDENSBURG
Armstrong D R—I
Bacon & Co—i
Bancroft J R—I
Bickford A H—i
Brash G W—i c
Chandler H G—i l c
Chandler W L—l
Chapin J Y— f l c
Dana Theo F—i l c
Dandy J R—l
Dawley S L—i l c
Matheson H G—i
Merriman C A—i l c
Miller S H—l
Simonda—i l c
Smith A E & Son—i l c
Wecks I L—i l c

OLEAN Abrams & Sons-f c
Alderman & Stillman-f Collins J P—f
Fitch & Ramsey—l
Greenman J G—1
Mandeville W H & Co Mandeville W H 8

-f 1 c

-f 1 c

Morris C W-1

Nickum C T-1

Passmore S E-f 1 c

Pierce & Cobb-f

Seamans J-1

Sisson Wm-1

Van Camper Good

ONEIDA Babcock J A-l c Boyle W H-l Brewer J E-f

Van Camper Geo-I

Coon Eugene E—f
Fearon Henry D—l c
Ferry Josiah R—f
Hamblin A D—f l c
Klock L—l
Munz Bros—f
Nauman A G—f
Rockwell Hiram L—f l
Ruggles C M—l f
Stone Dr E J—l
Watterson Robt—f c

ONEONTA ONEONTA

Denton Dorr T-f 1 c

Gurney Chester-f 1

Harris D H-l

Keenan M G-f c

Lennon & O'Brien-l c

McGuiness John-l

Monroe D H-l

Multer M O-f 1 c

O'Brien T J-l

Shelland & Nearing-f 1 c

Slade & Scott-f c

OSSINING Cady Stanton—f l c Cornell Harrison A—f c Donohue M T—l Foshay Frank E—f l c Horton Ezra H—f l c Leary Thomas—f c OSWEGO

OSWEGO

Bates Norman L—f c
Bond O M—I
Burchard S B—I
Clark D F—I
Connor W F—I
Connor W F—I
Crombie M S—I
Dewine James—I
Doyle Jas P—c
Frost E E—f 1
Frost & Johnson—f
Hunter L R—I
Karpenski H J—I
Matteson Geo P—I c
McGowan M—f
Mollison & Dowdle—f c
O'Connor D J—I
Owen & Williams—f I
Parker F W—f 1 c
Penfield & Son—f
Phelps Wm B—f c
Porter B B—I
Riley & Lathrop—f
Schram C—I
Wiltsie E—f I
OWEGO

OWEGO Cornell E B-c
Hallenback J G-l
Horton F G-f 1 c
Hoskins W L-f 1 c
Shays J-f 1 c
Starr & West-f
Sweet J R & Son-f
Woodford C-f

OXFORD Bently W A-f 1 c Clark D F-1 Crumb H F-1 Crumb H F—I
Merithew A F—
Philley J C—I
Riley Bert D—I
Stafford S S—I
Stanton N P—I
Stratton H J—I

PALMYRA Braman S E-f 1 c Clark & Knapp-f Jackson A F-f 1 c McLouth C-f

PATCHOGUE Chichester Geo L-f Conklin S W-f 1 Havens Archie—f Losee Jos T—f Potter John A—f 1 c Roe John J—f Smith Chas R—f Smith John R—f Swezey J B—f Wiggins M G—f

PEEKSKILL
Barger & Powell-11c
Clinton W H-f 1
Cohn Sol-c
Crumb L F-f
Free A R-f 1 c
Joseph Geo B-l c
Knapp S R-f
Kuhn & Horton-f
Little Stanley-l
Strang & Wood-f 1
Wilson E C-f PEEKSKILL

Crosier L W-f Van Slyke A A-c

PENN YAN

PENN YAN
Corcoran Bros-f
Dailey N S-f1 c
Goodspeed & Miller-f1 c
Hobart M F-f1 c
Kinne Silas & Son-f1 c
Kinne Silas & Son-f1 c
Mallory B T-f1 c
Mosher F R-f1
Ogden D A-f1
Simmons G H-c
Plaisted F S-l
Tower Walter
Watkins J E-f1 Watkins J E-f 1

PERRY Austin John N-1 Smith C M-f 1 Sweet, German & Son-f Tallman A W-f 1 c Tallman W B-1 c

**PHELPS** Norton Wm-f 1 c Odell B F-f

PHILMONT Saunders James—f 1 c Snyder John H—f 1 c

PITTSFORD True Charles H-f

**PLATTSBURGH** Banker E E-1 Guibord Robt H-f 1 c Hagerty John B-f 1 Heffernan & Burleigh fic Newton Mrs H A-1
O'Brien & Halligan-f c
Parkhurst & Taylor-fic
Stratton J A-1

**PLEASANTVILLE** Hall Charles H-f 1 Moore W S-f 1 c Risley & Burrage-f 1 c

PORT BYRON Aldrich C R-f Root F S-f Weltrey Chas E-f c

PORT CHESTER Austin & Merritt—f 1 c
Berrien A J—f
Clark Harvey—f c
Knapp & Wakefield—f 1 c
Marshall & Remsen—f 1 c
Simons Jos—f
Wendelken I M—l

PORT HENRY Carr W H—I c Neide C A—f 1 c Phelps L F—I Rich D A—I Shahan J D—f 1 Wallace Bros—f 1 c

PORT JEFFERSON Boyle H T—f
Darling Geo E—
Davis & Dayton—
Davis & Floyd—f
Norton A T—f Davis & Floyd-Norton A T-f Petty D O-f Rich T J-f Roe Chas F-f Saxton T H-f Schryver G P-f Sweezey I M-f

PORT JERVIS PORT JERVIS

Beirne E C-f1 c

Bevans W S-f1 c

Bonnell T J-1

Brown E A-1

Eckle & Schweiker-f1 c

Elston Irving-f1 c

Farmer C H-1

Farnum Henry H-f1 c

Fisher J A-fc

Gillson O P-f1 c

Kaufmann Wm P-f1 c

Merritt Thos-f1 c

Pobe Jacob F-f c

PORT RICHMOND Braman W M-f 1 c Griffith Chas E & Son fc

f c
Jones Robert D—f
Masters Paul V—f
Mullin B—f
Perry & Co W H
Prall Anning S
Rutz John Jr—f c
Sharrett H J—f

POTSDAM Brownell J L-f 1 c
Curtis H C-f 1 c
Heath & Flint-f
Joyce James E-l
Laughtrer C W-l
Perrigo H S-f
Redway S A-f c
Smith G W F-f 1 c
Stone H L-l
Stone N C-c

POUGHKERPSIR POUGHKERPSIE
Bain F R-f 1
Briggs & Underhill-f1c
Corlies Walter, Jr-f1c
Curry Chas C-f
Dwight Jas, S-l
Poster D C-f1c
Frost Luckey & Soaf1c
Gaylord J T-l
Gill Harvey M-f
Hankinson S R-l
Harvey Francis G-l Hankinson S R-1
Harvey Francis G-1
Irish S B-f 1 e
Jillard W G-1
Ketcham Chas B-f I
Krieger H F-f c
Marshall & Sterling-fle
Pelham Stewart-f c
Peters Alfred H-f
Stockton S D-1
Vail, Sutton & Vail-fle
Welch John C-1

PULASKI Bishop D C-1
Burch C B-1
Hollister E F-1 c
Hubbs I G-f c
Low Charles E-1 iller Chas—f 1 c arkhurst B E & J W— f 1 c

RANSOMVILLE aury A J-f

RENSSELAER lunger J F-f c ussell Geo H-f c

RHINEBECK

RHINEBECK
ckert Geo H-!
sher Dr Rutson-I e
alis William-I
learwater M B-f 1
ramer Wm-f 1
ellows Geo-f
lcCarty J C-f c
chryver M V B-f
ecor H W-f
elie Frank-I

**ICHFIELD SPRINGS** ierman D A-f
reeman A M-f 1 e
urman Walter K-l
iyer John-f 1 e
oke M F-l
wens Richard-l
arker I B-f
'aller M-f
/etherbee Will-l

RIVERHEAD agshaw John-f e orwin Mathis-f ishel E D-f 'oster Nat-f c l [alliday T H-l Iowell Chas H-l c letcham Gilbert-f Jesbitt C H-l

ROCHESTER

ROCHESTER
lexander C G—c
lexander J V—l
msden F J & Son—l
msden & Tooley—c
shley E F—l c
shley & Loewenguth—f
shton J H—l
twood H F—l
arlow Wm K & Co—l c
atelle Wm H & Co—l
coth A B—l
rainard H C & Co—l
lark E P—l
lark E P—l
lark Milton
lements J C—l lements J C—f
leveland C A—l
ooke W H—l
opeland J C—c
urtis A W—f
urtiss C F—l
illenbeck C f illenbeck C-f Jutton Percy—f
llis Earl E & Co—
irman & Webb—f 1
leckenstein V—f leckenstein V-f
ord H C-l
ord H C-l
oster M-l
ilen F E-l
iahn J J-l
iahl J J-l
iall John-l
ayes W D-l c
leberling & Ashley-f
lenderson C M-l
iendrix A F-l
lotchkiss J D-f
oward Wm L-l
lusted H B-l
phnston Jss-f c
lendall H F-f
err C L-f

Koons A A—c
Lewis H R—l
Lewis W A—c
McAlpine & Spaeth—l
McAnarney J H—f c
McKrough Geo—f
McMullen F E—l
Malley James—f
Miller M R—l
Moore & Kean—l
Moran Fannie A—l
Murphy & Strinbecker—f
Neane R J—l
O'Grady & McAnarney—f Paviour Robt S—f Peacock J L—i Powers John J—l Pressey Joseph W—l Putnam E R—l Pressey Joseph W—I
Putnam E R—I
Rawlings B M—I
Reibling A J—f
Robinson A—c
Rogers A N—c
Rogers A N—c
Sage J L—I
Schlitzer Leo A—f
Seager E J—I
Schlitzer Leo A—f
Seager E J—I
Stahlbrodt Paul—f
Stam I A—I
Steitz G W & Son—f
Stillman A Stewart—I
Tallman J C—I
Tute C W—c
Vay R—f
Ward L S & Co—I f
Wheaton Sherwood—I
Whitbeck L H—f
Wolfert R & Bro—I
Wolff M E—f c
Wright J C
Wright W G—I c

ROME
Baldwin S C-f c
Glover John-1
Greenia F X-f 1
Grosvenor John D-l
Hayden C T-f
Huggins P R-f
Jones Chas M-l
Jones Chas M-l
Jones W G & Co-f
Roth Bros-f 1 c
Shelley & Besley-f 1 c
Van Wagenen L Grant ROME

ROSLYN Conklin Charles E—f Hicks John S—f Eastman F M W—f

ROUSES' POINT Myers J R-f

SAG HARBOR Bates A-I Bates A—I
Brown Arthur T—c f
Greene W C—f 1 c
Kiernan Geo—f
Raynor G C—f
Sleight C R—f
Tooker W W—f 1 c
Winters Edwin—l

ST. JOHNSVILLE Lampman C P-f 1 c Sutherland H L-f 1 c

SALAMANCA Kammire Carl A-f 1 c Vreeland E B & Co-f 1 c

SALEM Gibson James Jr—f 1 c Hill F A—f 1 c Thompson Geo R—f 1 c

Wayman Samuel T-1 c Weed F S-f

SANDY CREEK Earl M M-f c Root Edward S-f 1 c

SANDY HILL Ambler S B—l f Clements C M—l Cox P H—f l c Ingalls & Sawyer—f W I Locke Co—f 1

SARANAC LAKE Young E R-f 1 c

SARATOGA Boyle E O-f 1 c Bull S C-f c Hartwell & Shackelford -flc Howland O V-11 e lngham, White & Co-Angnam, White & Co-flc McLoughlin Jas P-flc McNulty J D-f Mitchel A F-l Osterhout W H-lc Searing B H-f Sheldon Jennie S-fl Van Deusen Henry-flc

SAUGERTIES SAUGERTIES
Belch T B-f 1 c
Butzel's Sons Jno L-f
Darbee & Clum-f 1 c
Beckert & Snyder-f 1 c
Greene Wm C-1
Hommel P A-1 c
Hommel Wm H-f
Jernegan Edward-f
Joy Geo B-1
Keeney H T-f 1 c
Kistner Theo-1
Pultz Ira-1 Russell J P—f
Tepe Wm—l
Trumpbour George—l

SCHENECTADY

SCHENECTADY
Barker J—f
Best P S—1
Clute Henry J—f
Dennington H W—f 1 c
Dillingham A J—l
Fagan & Fagan—f
Juno J S—f 1 c
Kingsbury C E—f
McCiure W J—f
McKinley M B—f 1 c
Magec A V—f
Marlette G W—f
Merriam C E—l
O'Neill J J—f c
Schermerhorn E W—f
Seaman B—l
Sloan B C—l
Van Voast & Leonard— Van V Voast & Leonard-

Wing Marcus-f 1 SCHOHARIE

Brown Mary L—f
Dewey Robt A—l
Grant Frank K—f
Krum Wm B—f c
Proper Clyde H—l c
Rickard Forest—l
Snyder Mrs L K—c

SCHUYLERVILLE Grant Thos-Grant Thos—c
Grippen M B—f c
Hammond Alonzo—l
Hammond Harry—l
McMahon Michael—l
Randall W H—f
Sheldon J A—f
Watson G F—f

SENECA FALLS Combs Chas W-l c
Gay Albert S-f l c
Macdonald Bros-f c
McGovern Thos-f 1
Miller J T-f
Pollard A S-f l c
Pontius Geo-f
Weatherlow Stephen L-l

SHUSHAN Weed F S-f c

SIDNEY Bartley A H-f 1 c Miller A S-1 Wanzer W F-f c

SKANEATELES Burns James—l Cuddeback Geo D—l Gregory Fred H—f c Hubbard H J—f Simmons & Stephenson Thorn C B-I Williamson G H-f 1 c

SOLVAY Richards Chas O-f

SO. GLENS FALLS Coleman Nelson-I Moore C A-f Stewart John W-f 1 c

SOUTHAMPTON Edwards A-1 Edwards A—l Harlow Chas—f 1 Havens U R—f Howell E H—f 1 Osborne D F—f Pierson J H—f Seely W N—f 1

SOUTHOLD Dickerson A T-1 Folk A A-f Howell H G-f Terry J B-f Terry W H-f 1

SPRINGVILLE Pierce J W-f Reynolds G E-f 1 c Spalding H P-f

STAPLETON Anderson & Flake-f 1 e Cossmann E-f 1 c Kappes Chas-f I c Robinson W-f Stake Albert-f 1 c Stake Wm-f

SYRACUSE

Armstrong A T-c Bagg Stanley-f Baker & Knapp-f c Balser D H-l Balser Lester-f 1 Berry Geo A-f Bowen & Perry-f c Boyd D-l Boyington Geo T-f
Brockway C T-1
Brown Edw-1
Brownell Wm N A & Co-f Co-f
Buley J E-l
Carpenter Jno M-f
Cooper D B-l
Dopffel Wm-f 1 c
Dow, Behm & Co-l
Doxsee A E-f
Durston A S-l
Fox C A-f
Freckmann H-l
Freeman E L-l e

N.Y.—Syracuse, Con. Galphin G W-1 Glazier L-f Greenland & Son H W-Hadley G F-1 Hale Frank H-1 Howe E M-1 Kenyon O W-f Kenyon O W-f Kenyon & Balser-f Kline J F-1 c Kitson E F-1 Kohles M-f Landon S G-1 Leonard L G-f Luchr & Nash-f Lutz N-f Lotz N-f
McGuire & Co-f
McGuire & Co-f
Maynard U C-l
Merrihew A B-l
Meyer I M-l
Miller Jas-f
Northrup M H Co-f 1 c
Phillips & White-f c
Sawyer Geo C-l c
Short F T-l
Smith S F & Son (Stanley G)-f c
Snell J Marvin-l
Spring T D-l
Stephens & Durston-f
Stone J D-f 1 c
Strong G S-l
Syracuse Fire Office-f 1 C Tennant A & C H—I
Terry I B—f
True R B & Co—I
Trumble C H—I
Turner Young & Co—f I
Tuttle Robert R—f
Watson B E—I c
White & Bond—c
Whitney C F—I
Wight R E & Son—I
Wilson L A—I
Witherby O—f
Woodworth A J & Co—f

## TARRYTOWN

Arcularius D G-1
Bishop & Reynolds-f c
Carpenter C T-f
Delos Griffin-f
Free Harold-1 f c
Martin Geo H-f c
Silver David-f c

TICONDEROGA De Lano & Mead—f l c Frost H U—l Weed & Burleigh—f l Waller H T—l

TONAWANDA Crown A H-flc
Davies E M & Co-flc
Humphrey & Vander-Humphrey & V
voort—f 1 e
Linsay Sam'l B-1
Sommer W L-1

TOTTENVILLE

Gilby J.—1
Jannish W K.—1
McMenomy B.—1
Oetgen C J.—1
Rayle H.—1
Ryder J F.—1
Specht J W.—1
Vanname P M.—1
Williams Benj.—4
Yetman H R.—6

TROY Ayres D H-1
Baker W V-1
Breese & Rosseau-f
Byron Patrick-f
Carner E E-1

Coffey, McDonnell & Donnelly-f
De Long E-f
Donovan & Morey-f 1
Egan M E & Co-f
Ford Hadley-l
Fromman H A-f
Geer Gilbert, Jr & Co-f
Greene C O-l
Kennedy, Wilbur & Co-f finites, what a configuration of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite of the finite Pierce H D—I
Stewart Chas G—I e
Stillman & Son—f
Sturtevant & Dicson—f
Taylor & Co—f
Troy Ins. & Realty Co
(Inc)—f I c
Van Alstyne & Harrington—f
Wenzell Chas—I
Woodcock D C—I TRUMANSBURG

Halsey W D-f 1 c Hunt R J-f 1 c Noble O G-f

UNION

Payne John M- f 1 Witherell Halbert A-f 1

UNION SPRINGS. Peckham James M-f Seekell Arthur M-f 1 c

UTICA. Abrams D J-l
Adams Wm C-l
Baechle Albert J-f
Bagg Egbert-f 1 e
Benedict C L-l
Boff C C-f 1
Brady Beni J-f e
Brown & Hopson-f
Carr C H & F J-f c
Clark B A & Son-i
Clarke W H-l
Cosmus John A-f s s Clark B A & Son-t
Clarke W H-1
Cosmus John A-f s a
Crandall J S-1
Craver Frederick C-f c
Davidson C H-1
Day S F-f c
Denning Chas H-f c
Evans J T-f c
Ferris & Co-f c
Gardner Abner-1
Geer Giles-f
Glover F-1
Greene C C-f c
Harter W G & Son-t c
Horn H V D & Son-t
Howes A P-f
Humphrey C-1 c
Jackson T-f c
James A W-f
Kernan E F & J S-f
Kissam Richard-f
Kiages H A-f 1
Linck A A-f c
Luce E P-f
McGarrity Jas H-f
McKennan W H-1
Miller Geo W-1
Parsons C H-1
Porter H B-1
Purdy H-1 Post A W—f Shaw Wm H—l Thomson & Richards Thorn Chas H—l Turbull J B & J M—f Witzenberger & Son—f

WALDEN

WALDEN
Anderson Harry—I
Cooper Jas R—I
Decker W G—I
Fowler Cyrus B—f 1 c
Miller Theo—f
Roberson L W—f
Roberson & Ward—f 1
Snyder & Abrams—f
Tears W J -f 1 c

WALTON

Beckwith J-1
Brazee James E-1
Dann, Dumond & Co-f
Gladstone W L-f 1 c
Marvin H S-f 1 c
Marvin Mary A-1
Ogden H S-f 1 c
Remington B R-1 c

WAPPINGER FALLS Brewster W A-f 1 Knapp E-f

WARRENSBURG Hastings Frank-l Lucia George-l Murray Robt-l Reaux Louis E-l Thomas & Reaux-f c

WARSAW WARSAW
Crawford Will R—1
Fisher A W—1
Holly H O—1
Hume Robt—1 c
Johnson De Wirt—f 1 c
Lamberson S W—1
McClure J O—f
McConnell W H—f 1 c
Reid J E—f
Smallwood W W—f
Thayer Clinton—1
Webster Bros—f 1

WARWICK Demarest R A-I Sanford F V-I Sanford John W-f e Van Duzer Wilson W-

WATERFORD

Bull T C & Co-f 1 c
Dalton & Terry-f
Dennis Wm A-f 1 c
Montin F A-f
Pawell M C & Son-f

WATERLOO
Carroll J-1
Clark Miss Theodora M
-f 1 c
Eshnour Andrew-1
Fegley Chas-f
Graham & Bodine-f 1
Henry J-1
Johnson Luke-1
Kuney Orlis-f
McLean Bros-f 1 c
Marshall H A-f
Seeber John L-1
Stewart Fred G-f 1 c
Woodward A J-1 WATERLOO

Hine Omar A—f
Mosher E G—f c
Ogsbury W D—f
Pawling & Owens—
Reinwald J F—f
Robbins Leo H—f
Seaver & Peck—f
Shepard W J—f
Sprague W S—l
Wilcox O S—l -fic

WATERVILLE Bennett E B—I Brown E G—f 1 c Goodwin & Race—Gourley Amos—1 King H M—f Loftus W H—I Race W L—I c Terhune W L—f

WATERVLIET Ball John-f Eagan John—l Hollands Wm—f Taylor & Co J C—f

WATKINS

Coleman Chas—1
Fitzgerald Alvah—1
Gillet & Co Mrs L
Pellet & Skiff—f 1 c
Velier Geo—f

WAVERLY WAVERLY
Blizard G E —f
Fish S L-1
Grant L G—l
Hoagland Chas O—f l c
Kerrigan Phil—f
Lyford F E & Co— f c
Munn F E—f
Morgan H G—l
Park Walter W—l
Sawyer F A—f
Smith E V—l c
Tew & Tilton—f l e

WELLSVILLE Halsey A. J-f e
Hanks B Paul-f 1
Hanks S F-f 1 e
Mackin Mazy F-f c
Norton J S-f c
Opp & Kendall-f c

WESTFIELD WESTFIELD

Brown R F—I c
Falvay D K—I c
Kingabury H C—f
La Due Jerome—f 1 c
Ottaway & Munson—f
Prendirgast & Irons—I
Tooley A—I

WEST LEBANON Fowler Warren-f 1 c W. NEW BRIGHTON Rourke Jas T-f 1 c

WHITEHALL Baldwin E J & Co-f l c Bascom W F-f l c Dorens Jas & Sons-f!

WHITE PLAINS Buckhart Harry-f c Woodward A J-l

WATERTOWN
Awde A E-l
Brown Geo N-f c
Decant & Matthews-fl c
Flummerfelt J A-l
Goodale Henry D-l f c

Bucknart Harry-f c
Carpenter Benj J-p-l
Carpenter Benj J-p-l
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Carpenter Benj J-p-l Leviness Clarence—f
Maynard W P—l
Meyers Eduard—f
Murray Douglas—f
Stainack Stephen—f
Sweeney John R—f
Tibbits Wm B & Co—f c
Westchester Land Exchange—f change-f

WHITESTONE Louerie Henry-Nostrand C R-1

Roe Edwin P—f Townsend & Co—f

WILLINK

Germaeir Geo A-f Jones W D-f 1 c

WILSON Sanford H-f 1 c

WOLCOTT Armstrong C J-1 Bevier Fred-1

Brown E T-f 1 c Clapper William-1 Cornwell E J-1 Fenn Merritt-f Graves G P-f 1 c Roe William-f 1

YONKERS Bellows & Warren—f c Chadeayne Chas L—c Drinkwater W A—f Eichbauer J—I Evans H C—1 Garrison & Bechet—f c
Gaul & Bell—f
Heinrichs T R—f l c
Jenkins J Foster—f l c
Johnson Frank Edgar—l
Kipp & Constable—f
Newman C W—f c
Sweeney Jos—f
Ulrich C F & W H—l
Wendelken I M—l

YOUNGSTOWN Tower P S-f

## NORTH CAROLINA

ASHEVILLE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE ASIGNATURE Rutledge, Patterson, Webb & Co-f c Waddell & Cox-f 1 c Womack W B-I Wray Walter Toms-1

BEAUFORT Bell B J-f

BURLINGTON Albright J P-f 1 c Guthrie B O-f 1 c Lambert J G-l c Mecheam J M-l Piedmont Trust Co-f c Sharp W E-f c Verman C B O-l Wright C L-l

CHARLOTTE

Abbott F C & Co-f 1 c

Adams C C-f

Barnett B W-f 1 c

Bequest, Dudley & Mann

-f 1 c

Brem W-I

Butt C N G Co-f c

Cobb J W-f

Cochrane R E-I f c

Graham A-f

Henderson J A & Bro-f

Houghton T H-f

Hutchinson E N-f

Nash Fred-f

Nash Fred-f

Ross Baxter-f

Southern R E, L & T

Co-f CHARLOTTE Co-f Wilkinson W C & Co-

CLINTON Bethune L A-f Culbreth D A-f 1 c
Hines H J-l
Hubbard R H-f
McKinon Howard-l
Stewart H L-c

fle

CONCORD Barrow H M-f Patterson J K-f 1 Richmond G G-1 White Thos J-f 1 c

DURHAM Anderson T J—1 Griswold W J—f 1 e Johnson Alf—f McCabe W H—f 1 Ramsey Jno A—1 Southgate J & Son-f c Stokes F W-1

EDENTON Privatt H C-f 1 c McMullan J H Jr-1 Wood & Polk-f 1

ELIZABETH CITY Alexander Edmund—l
Culpepper. Griffin, Old
& Grice—f l e
Fearing H—l
Fulmer J D—l
Griffin W B—l
Jones & Fearing—f e
Little & Sawyer—f l c
Okley L C—l
Sanderlin M L—l e
Spicer Jas—l Spicer Jas—l Wilson T B— Wood H—l

ENFIELD Britt & Wilkinson—f Robertson Jno F—f 1 Watson Ivy—f

FAYETTEVILLE Duffie John J-1
Gaster W D-1
Holland W C-f 1 c
Huske B R-f
Malloy W B-1
McRae S H & Co-f
Nimocks, Q K-f 1 c
Pemberton J A Agey-f
1 c

Pemberton J A Ageyl c
Ray D H-f
Robinson J H-f
Smith N H-l
Underwood John-l c
Williams J D-l

FRANLINTON Cheatham E J-f Green W W-l Mitchell J-l c Spruill W D-f White R B-f

GASTONIA Fayssoux T M-1 Gaston Loan & Trust Co Johnson C A-f Lewis W H-f Rankin W T-f 1 c

GOLDSBORO Allen W B—I
Bain T H—I f c
Craton Winsted Co—f l c
Crawford J R—I f c
Dewey Geo & Bro—I f c
Freeman R C Mrs—f
Hill J H—I f Humphreys Bros-f 1 c

Humphrey-Gibson Co-f | Hall J G & Son-f 1 c | Levey M J & Co-f 1 c | Haithcock Geo E-1 | Hay L G & Son-f 1 c Levey M J & Co-f 1 c
Ives F L-f 1
Morgan A R-l
Parker H B Jr-f 1
Rogers & Lewis f 1 c
Signer MAA: Simpson M A-1

GREENSBORO Carr O W & Co-f 1 c Cochrane D W-I Cobb J F-c Glenn R G-f Greensboro Loan & Trust Co-f

Peacock & Gold-1 ROBERT W. MURRAY

REPRESENTING KEPRESENTING
German-American, N.; Springfald
Fire and Marino, Mass.; Queen of
America, N.; Pennsylvania, Phila;
Westchester, N.T.; Phoenix, Hartford,
Higgara, N.T.; New Hampshire, N. H.;
American Central, St. Louis; Fidelity
and Casualty, N. Y.; Prussian Nat.,
Ger; Federal Union Surety Co.,
Indianapolis.

Waddell D C-f c
Walsh J H-f l c
Wharton, McAlister &
Vaughn-f
Wood & Schenck-f c

GREENVILLE Brown W L-flc Sugg J L-flc White H A-flc

HAMILTON Gladstone W E-f c Grimes W T-l

HENDERSON Citizens' Bank, Insurance Department—f 1
Currin J L—f
Finch E G— 1
McCoin R S—f
Perry Henry—f 1 c
Powell Henry T—f 1
Ronhand Simeon K—l

HENDERSONVILLE Blythe & Evans—f Hartman Ed B—i Waldrop J M—f c

HERTFORD Cannon W S-1 Newby Geo D-f c Newby Geo D & Son-1 Norman L W-1 White W R-1

HICKORY Aiken J H-f 1 Clinard F A-1

HIGH POINT Boubee C C—I
Cox J J & Co—f
Hammer J M—I
Jones W C—i
Rogan E L—f
Tate A E—I
Wellborne Z W—f
Wiehovia L & T Co—f

HILLSBORO Faucette F R-1 Hamilton D H-f

JONESBORO Bryan R—1 c Buchanan S H— Clark Graham—f

KINGS MOUNTAIN Campbell E L-f

KINGSTON Abbott Samuel-f Abbott Samuel—f
Becton E J & Co—f l c
Crawford P H—l
Harvey L & Son—f
Hyatt Miss Sybil—f l
Rogers & Willingham—l
Rountree E C—f c
Rountree S H Jr—f

LA GRANGE Murchison D C-f 1 c Walters J D-f

LENOIR Hall J G-! Hall J G & Sou-f 1 c Harper G W F-f Todd A N-! Todd A N & Son-f c

LEXINGTON ' Finch S W-f
McCall H-f 1
MacCall H-f
Mendenhall W H-f 1 c
Monteastle G W-f 1 c
Radeliff H S-1

ILLINGTON Marsh Wm-f 1 Shaw B F-f

LINCOLNTON Bayly A J-f 1 c Blair Jenkins-f Love E-f Sherrill S P-f 1

LITTLETON Harrison T N-f 1 c Sprull W E-f N. C.—Con.

## LOUISBURG

Baker Geo S-f 1 Byerly W J-f 1 Wilder Thos B-f 1 c

## LUMBERTON

Caldwell A P-f Caldwell A P—f
Gough Frank—f
Lee R E—f
McMillan H Mc E—f
Millsap D W—l
Page E E—l
Skipper C B—l
Thompson W O—l
Townsend Ira B—l
Whaley L E—l
White A E—f
Williams Q T—f c

MACON Egerton Wm G-f 1

## MONROE

Bundy S B-f Farley J M-f Gordon W M-f 1 c Thompson L H-f 1

## MORGANTON

Avery & Ervin—f Avery & Harbison—f 1 c Hilderbrand M P—f Kibler M B—f Mumford E F—f Pearson John H—f c Williams Richard—l

## MT. AIRY

Ashby Joseph W-l c Fawcett Thos F-f Lea Geo W, Jr-l Sparger Geo W-f 1 Sydnor W G-l f c

## **NEW BERN**

NEW BERN

Bishop & Claypool—f

Brinsom S M—f

Bryan H R, Jr—f

Bryan W P M—f

Benton J E—I

Hartsfield J L—f

Henderson George—f

Hughes N C—f c

Ives J F—I

Nicoll Geo—f I

Oliver Wm H—f c

Roberts & Bro—f

Smallwood S W—I

Street Miss N P—f c

Timberlake J W—I

Waters Jas W—I

## OXFORD

Harrison W H-f 1 Hunt J G-f 1 Hunt W H-f 1 c Lyon W T-l f Roller J R & Son-f 1 c

**PITTSBORO** 

Bynum A J-f Landon A H-f

Landon H A-f 1 London H M-l

## PLYMOUTH

Ausbon W F-f l Latham Clarence-

## RALEIGH

Boushall J D—l Broughton J M & Co Cowper B G-f
Dodd W H-f
Drewry John C-l f
Durham Walter-f
Grimes & Voss-f
Guthrie Rev J D-l
Hay T T-f l c
Hay T T & Bro-f l c
Hunter Cary J-l f
Johnston J R-l
Kinny J B-f
Litchfield James O-f
Mackey J J-l
Primrose W S-f
Raleigh R E & Trust Co-f —f` Raney R B—1 Root Chas—f Sheets & Lindsay—1 f Smith W W—f

## REEDSVILLE

Craig J N-f 1 Neal Z H-f Staples & Huffines-f 1 c Womack Francis-f l c

## ROCKINGHAM

Coppedge W R-1 c Coppedge Bros-f l c Everett & Ledbetter-f Le Grand John-f

## ROCKY MOUNT

Horn J L Jr-1 Jones Peter-1 Rocky Mountain Ins Agency Thorp J H-1 Vaughan W S & Co-f c Wilkinson, Bullock & Co —flc Wilkinson WS—1

## ROXBORO

Carver F O & Co—f Featherstone R F—f 1 Wilkinson S J—l Wilson C T Co—f 1 c

## RUTHERFORDTON

Grayson A L—f c Martin Geo P—f 1 Morrow M H—f Tanner C P—f

### SALEM

Lineback J A-Sprinkle T S-1

SALISBURY

Brown J Allen-f 1 c

Crawford W H & Bro-f l c McCubbins J S—f Marsh T B—f Maupin Bros—f l c Wiley & McCorkle—f

## SCOTLAND NECK

Hill A B—f Hilliard E-1
Josey Will H-f 1
Lawrence J H-f 1 c
Shrieds J E-f

## SHELBY

Beam J C—f Gardner J T—f Green S J—f Mitler A C—f Woodson C J—f 1 c

## **SMITHFIELD**

Neuse Loan & Trust Co —f 1 c Lemoy & Co Z L-f Sanders M M-f

## SOUTHPORT

Cranmer E H-f Guthrie M C-f Pyke W H-f 1 c Stevens E B-f 1

SPENCER Armstrong Lee—f l c Maupin Bros—f l c Pethel W D—c Lampkin F M—l

## STATESVILLE

Brown & Guy—f 1 c Carlton P C—f Gaither E G—f 1 c Heath J W—l Hill J H—f Stateswille I can & T Statesville Loan & Trust Co-f

### TARBORO

Cotten J W-f 1
Forbes J W-f 1 c
Catskill J R-f
Jacocks T B-l f
Pender F H-l f
Pippen J P-l
Teel H D-l
Weddell J A-f 1 c
Williams O & Son-f

WADESBORO Marshall & Little-f l c

WAKE FOREST

Holding T E-f Holding W U-f Reid Miss Rubie-

WARRENTON

Gardner & White—f c Macon Hal T—f l c

#### WASHINGTON

Bragaw Wm & Co-flc Crumpler W J & Somsfc Grimes W D-f Hofines & Pender-f 1 c Mayo A-l Phillips Geo A-f c Williams S H-f 1

## WELDON

Garrett F W-f Stainback A L-Stainback D E-Stainback P N-

## WILLIAMSTON

Ewell J L & Son—f 1 c Silterson J M—I Whitmore & Newell—f

### WILMINGTON

Boatwright J H & Sonflc 11 c Bunting J M—f Dick & Reilly—f Fowler John J—f Metts John VanB—f 1 c Taylor Walker—f 1 c Willard & Giles—f 1 c

## WILSON

Banks W L-I
Barnes E T & Co-f c
Davis T C. & Jas W-f 1
Deans Ernest-f 1 c
Fulghum T A-I
Gold C W-I
Harriss W S & Co-f 1
Harriss & Co W S-f 1
Harriss & Whitehead
O'Hogan John-I
Parker S B-I
Pettus T F-c
Stanton G W & Co-f 1 c
Townsend R E-f 1 c
Venable, Best & Anderson-f 1 c

## WINDSOR

Cherry & White-1 Jacocks & Askew-f I c

## WINSTON-SALEM

Bessent J C-f 1 Crawford R R-1 Dunn J S-1 Ebert E A-1 Follin-Hodgin Co--i l c Franklin W E--f l c Fultz H W--f l c Gaither F J--l c Galloway A H & Co--f l Gray Eugene E-f 1 c
Jenkins C A-f 1 c
Morrissy & Co-f 1 c
Piedmont Savings Bank

-f 1 Wachovia Loan & Trust Co-f 1 c Young John G-f 1

## NORTH DAKOTA

ABERCROMBIE Fischer O H-f Hagen H J-f Johnson Ing Taveto A K-f

BATHGATE Bathgate State Bank—f c Burke W J—f 1 c Foster I J—f Parsons I B—f c 1

BISMARCK Byrne P E-f 1 c
Conklin Bros-f 1
Edick C D-f 1 c
Harris Mrs Harvey-f
Jackson J P-f
Perkins W T & Co-f
Pye S M & Co-f 1 c

**CALEDONIA** Clark J P-f

CARRINGTON Euchanan Thos—f
Chaffee F N—f 1
Davidson C H Jr—f
Gallhouse J E Jr—f 1 c
Leslie C E—f
Moore & Pryor—f
Moody C F—1
Olson C H—f
Reimers C H—f

CASSELTON Churchill G S Co-f Crawford A M-f Fitch N B-1 Smith D S-f 1 c

COOPERSTOWN Garborg A-f Glass William-Lunde R S-f Patterson N A-f Warner T E-f 1 c

DEVIL'S LAKE Dodge C A & Co-f Fisher C M-f 1 c Gooler & Goer-f Powell A M-f 1 c Routier F H-f

DICKINSON Auld Geo-f c
Ayers M L-f
Campbell J G-f
Courtney John-l
Johnson R & Co-f
McBride & Baker-f

ELLENDALE Flemington Alex D—f Geer D E—f 1 Keyes Geo H—f Sefton Thos—f Webb Geo T—f

**EMARADO** Bosard W B Hemsted John

FARGO Anheier C H-f Amer and H-l Baker Thos Jr, & Co-f 1 c
Blakemore R B—1
Boyce W C—1
Cox A B—1
Door James—1 c
Foster Geo I—f
Hathaway A N—1
Lough H P—1
Miller C B—1
Pearson F W—1
Potter C J—1
Robbins C E—1
Rouse B P—1 Robbins C E—I
Rouse B P—I
Schuyler C C—f 1
Treat J F—I
Walker A B—f c
Wheelock H H—f
Wilson R J—I

FARMAN Bishop J E-f c Groner A M-f c Himebaugh R L-McKenzie J D-f Sweetman S A-f

GRAFTON Collette A B—1
Driscoll C W—f c
Elves David—1
Hall & Tharalson—f 1 c
Ildstad John—1 Ouverson Ole—f
Risvold John—l
Sinkler E R—f c
Tharalson T H—f l c
Twichell A—l
Twichell Chas—l

GRAND FORKS Fretz Eugene Jr-1

HAMILTON Bank of Hamilton-f Green C R-f

HAMPDEN Swarthout E R

HILLSBORO Carley J R—c
Carmody John—f c
Goodman Fred L—f 1 c
Kaldor Theo—f
Lasham John E—f
Norman M H—f
Pratlehouse A S—l
Sarles E Y—f 1 c

INKSTER Bemis & Holmes—f 1 c Scouton W A—f Tronslin Ben—f

**JAMESTOWN** Baldwin F-f Eager Matilda Murphy J A-f Seiler Ocar J-f 1 Steele Alfred-f 1 c flc

LAKOTA Baird T J-f c Freegord A L-f Frich & Kelley-f McMaster J M C-l c National Bank-f Rahders, Merritt & Hagler-f c
Root & Johnson-f
Sheets A E-f c
Wehe A C-f c

LANGDON Allert H D-f
Burke T E-l
Elford E E-l
Erickson B-f
Farrell & BurkeLaidlaw W A-f
Milne J D-f
Shaehen John-f Sheehan John—f Thompson O E—f Truax John E—f Winter W F—f

LISBON Allen Frank P-f 1 c Heckle C O-f Jones A E-f Lucas E C-f Rourke Frank M-f Rourke & Koello-l Williamson W L-f

MANDAN Cary L N & Co-f 1 c Ellis C F-f 1 Furness W A-1 Nuchols & Murphy-f Royer L F-1 Wilder Frank-f

MAYVILLE Albee Robert L-f 1 c Grandin & Edwards-f c Reyerson J-l Steen I N-f 1 c Stewart J M-f Torgerson S-f

MILNOR Sein O S-f Vail F W-f Wolfe W S-f 1 c

MINTO DePuy H C-f McGluick J-f 1 c Phelps J D-f c Titus M S-f

PARK RIVER Bank of Park River—f c First National Bank—f c Reinertson R C—l Young Geo W—f

ROLLA Bateson & Plymat-f Wagner & Gailfus-f Wilber & Steele-f

ST THOMAS James E H-f O'Connor A M-f Strong H-f Vick H G-f

TOWNER Stevens Paul B-f l e VALLEY CITY

Campbell W N-f
Dawe W-l c
Grady James-f
Myhre E K-f
Peake A P-f c
Secor W C-f 1 c
Smith W W-f
Stull James-1 Stull James—l Winterer & Winterer—f

WAHPETON WAHPETON
Albrecht Theo-f 1 c
Babcock E S-f
Bade Chas G-f c
Barber Robert T-f 1 c
Carter W L-f
Parnsworth W A-l
Morphy H-f
Schuler Bros-f

## OHIO

Carey E J-f 1
Hazlett S D-f 1 c
McCoppin E E-f 1 c
Smith J G-f 1
Tobias N W-f ! AKRON ARRON

Amer Louis—f

Bachtel J L—f

Bloomfield J C—f 1 c

Book P P & Co—f c

Boron F A—c

Brouse & Hollinger—f c

Bruner - Goodhue-Cooke

Co—f 1 c

Carr G L—l

Chamberlain C F—l

Chamberlain C F-1

ADA

Collins D M-1
Feederle H O-1
Feederle & Patton-f 1 c
Fitch W W-1
Gall G L H-1
Gibbons I C-f
Goulding A L-1
Graham-Baum Co TheCope A A-1 Cope A A-l
Denning W E-l
Doyle D A-c
Dunn F W-l
Esselburn Chas-f 1
Evans W H-f
-f 1 Graham W C-f c Gridley G W-f Guth A J-f 1 c

Hale J Perley—I
Hale & Coates—f I c
Hall & Harter—f I c
Hart & Cook—f
Hastings M B—f
Herberich & Co—f I c
Hoff Miles—I
Hoyt O A—f
Indoe Wm H—I
Iredell R S—f c
Jones & Jones—f c
Kelly T J—I
Kendig D W—)
Kroffke Julius—f I
Lackey G O—I
La Croix T J—I
Longenbaugh A S—I
Mell J R—f I c

Memmer & Son-f Mills E F-1 Mots & Meyers-f 1 c Newberry Miss Josephine Newcomb F O-c
Paige D K-f 1 c
Pack M B-l
Place F A-c
Rice & Coolidge-f c
Sawyer W T-f
Slusser L D-l
Sorrick O A-l c
Thompson T E-l c
Wagner Edwin-f c
Wettach F J-f
Wightman C A-l Zehring Fred A-1

## 0.--Con.

ALLIANCE Armstrong Bros-f 1 c
Burky S R-f c
Carr J E-f 1 c
Coates H T-l
Collar R E-f 1 c Galbreath & Heacock-f

Mason Myron—I
McConnell J L—f 1 c
Scranton & Cole—f 1 c
Tombaugh S F—1 c
Webb W W—f
Wilhelm J E—f 1 c

## **ASHLAND**

ASHLAND
Arnold S L & Son—f c
Beer A G—f c
Deshong M B—f 1 c
Dressler N B—f
Fritzinger A W—f 1 c
Holben P E—f 1 c
Mason C D—f 1 c
Sloan J Carney—f
Urie E W—l c

## **ASHTABULA**

ASHTABULA
Bailey H J-f
Booth C C-f c
Cole M-l c
Henry Albert-f c
Jaques C W-f c
Johnson Barney-l
Massingham S J-f
Moore F C-f c
Parker & Soules-f
Reed D W-f
Reed James-f l c
Rice M S-f
Richards P E-f l c
Richards P E-f l c Richards P E-f 1 c Savage C W-l Scoville W E-l c Seymour John—i c Tyler & Son—f Williams F A—f c

## ATHENS

Haning H.H.—f 1 c Lawrence & Bean.—f 1 c Murphy O B & Son.—f 1

## ATTICA

Ford Jas-1 Hamilton G H-f Hearson R T-f Sutton L L-f 1 c

## BARBERTON

Belford E A—c Everhard O D—f Hunsberger E S—f 1 Johnston W A—f 1 c McNamara John & Son— Moore A A-f Morton W A-f c Lynn J A-1 Whigham J E-f Wild Curtis A-f

## BARNESVILLE

BARNESVILLE
Chappell & Co-f 1 c
Dewees Elwood-f 1 c
Dewees Josh-1
Emerson W E-f
Futhey Robt-1
Hobbs W D-1
Hunt Fred-f 1
Kemp G H
Mankin Wm-1
Odgers J J-1
Piper S B-f c
Richmond W-f 1 c
Stanton Joseph-1 Stanton Joseph-l

## BELLAIRE

Bickerton T-f 1 Corbett James A-l c
Cowen & Co-f l c
Creamer & Neff-f l c
Herman H W-l
Hopkins John-l Kern George—f Linard Jas A—f c Marshall G—l Ney J A—c Parks John—l Sleger John & Son—f 1 c

## BELLEFONTAINE

BELLEFONTAINE
Aikin John P—f 1
Ailen ueo H—f
Arnold & Thomas—f c
Batch Paul O—f c
Batch F O—f 1 c
Brand J C—f c
Bronks R E—f 1 c
Cole P F—l c
Cory F E—l
De Frees W S—l
Funk A—l
Hamilton E M—f
Inskeep Jno D—f
Jordan W S—l
Kautzman W—f c
Keller J M—f
McColloch & Lane—f
Sloan W E—c
Stough L B—f c
Thatcher J W—l
Tremain W C & R F—
f c
Walles I A—l
C f c Wallace J A-1 c West Jno E-c

## BELLEVUE

BELLEVUE
Callaghan C R-f c
Close Joe-f c
Close Joe-f c
Cook C C-f 1 c
Gross M-f c
Lieber Geo-f 1 c
Lee W S-f
Merry L E-f 1 c
Ochm Louis-f 1 c
Sheffield James-f 1 c
Tidd B F-f c
Weller Mrs C
Wright Bros-f 1 c

## BEREA

Bank of Berea Co-f Fracker W K-f c Mattison T C & Co-f Noble & Stone-f c Witherup Andrew-f 1 c

## BOWLING GREEN Barton E A-f Benschoter W A & Co-

f 1
Callin Geo W-f
Eberly B C-f
Griffen-W L-1
Nearing G C-c
Nearing & Reed-f
Stearns E G-1
Wood County Insurance
Agency-f 1 c
Woodruff R E-1

## BRIDGEPORT

Barrett R R-f Bowie & Co-c Bronum H G-f Clayland R H-f Enlow A T-l Clayland R H—f Enlow A T—l Henderson F W—l Holmes C A—f l Howell R T—f l c Mitchell R B—f Robinson F C—f Rogers J V L—f Scott U W—l

BRILLIANT Waddle C I-l f

BROOKLYN

Meade G W-f

## BRYAN

Albright B F-l c
Ellis H W-f l c
Gillis Simeon-f c
Kelley Bros-f l c
Knight D-l c
Knight Ed L-l c
Miller J A-f l c
Paine Clinton & Son-f c
Starn J D-f c

#### BUCYRUS

BICKUS
Blicke W A-f 1 c
Carson Robert K-f 1 c
Donnenwirth F E-f
Donnenwirth F P-I
Gormly G C-f 1 c
Herter Theo-f
Kennedy P J-I
Knazleiter Mrs E E-f l c Leonard J B-f l c Miller G W-f Miller H F-f c Richards A J-f c Stoltz, Albert Young D W-l c

## CADIZ

Brown Chas O F-f 1 c Osburn C M-f 1 c McLaughlin S P-f 1 c Perry G W-f

### CAMBRIDGE

CAMBRIDGE
Boston Chambers—I
Green W B—f c
Jones Thomas—c
Jones T T—c
Lindsey R W—f l c
Madison & Co—f l c
Moore R B—f c
Padgitt W F—f c
Robinson T B—l
Suitt F T—f

## CANAL DOVER

Baker C F-f c First Nat Bank-f Runderknect C-l c Vinton P-f c

## CANTON

CANTON

Alexander C P-I
Alexander W L-f 1 c
Ball P-I
Bell W H-c
Bidwell T J-I c
Blake J M-I
Cable H S-I
Cock C S-f 1 c
Cock C S-f 1 c
Cole & Daily-f 1 c
Davidson C F-c
Day W L-c
Day W L-c
Dougherty C A-I c
Erdman H L-I c
Feller Wm-f 1 c
Fife Harry E-c
Fife J M-f 1 c
Francis A-I
Grummett Wm-I
Harmony John C-I
Harmony John C-I
Herbst Albert-f c
Lamiel Ino E-I
Lehman J H-I c
Ligget S M-f
Lytle W A-f 1
Myer C F-f
Myers R E-f
Fiero J H-f
Richardson Cavie-f 1 c

Roth E G-l c
Rowlen CharlesSt. John T H-l
Standke H-f l c
Staudt J W A-l
Strang J A-l
Strayer W A-l

CARDINGTON Cruns & Conaway-f 1 c

#### CAREY

Bigor F J—f Gibbs J A—f c Gilliand J—f Smith J A—f 1 c

CARROLLTON Baxter Will J—I Butler Wm F—I Getzman D—I Westfall J M— f 1

## CARTHAGE

Austed C H-f McCash J A-f Suthoff Fred-l

**CELINA** Raudabaugh & Hoyngfi

Schunck Larenc—f Touvelle T G—f 1 Weaver W S—f 1 c

## CHARDON

Canfield I W—f
Canfield & Smith—f l c
Howard Wm—f
Parsons L E—f
Smith C L—f
Smith J E—f

## CHICAGO

Burwell W G-f 1 c Chromster W A-f Galton J-f c Parker N B-f 1 c Parker N B—1 1 c
Richards F B—1
Severance W & E W—i
Stull J L—1
Sutton E A—1

## CHILLICOTHE

Carte W Scott—f c
Collins W A—l
Crowe Wm A—l
Du Bois Henry—l
Evans Wm E—f c
Fullerton A L—f 1
Crosipheimer & Fullerton A L-f 1 Greisheimer & Miller-f 1 c

l c
Herrustein Jacob-f
Hoffman Geo-f c
Kirsch M-f c
Mills Wm-l
Rais Frank P-l
Schilder Wm H-l c
Smart David-f c
Swartzbaugh-W V-l
Tomlinson C J-f c l

## CINCINNATI

Adams B A—f
Alexander M L & Co-f
Allen H M—i
Allison B M & Geo D
Armstrong C S—i
Bailey Hezzekiah B—i
Bassett Geo P—i
Benndorf K F & Co-f
Benne Adam f Benus Adam—f
Blain F J & Co—i
Bloch Sol—i Bloom Issac—l e
Born John—l
Bosw li Wm & Co—l
Brandbury S M—l

# G. W. POHLMAN

## GENERAL AGENT

## First National Bank Building, Cincinnati, O.

General Agent for Hamilton County, O. Providence Washington Ins. Co., Providence, R. I. Milwaukee Mechanics Ins. Co., Milwaukee, Wis. Spring Garden Ins. Co., Philadelphia, Pa. Globe & Rutgers Fire Ins. Co., New York, N. Y.

General Agent State of Ohio Insurance Underwriters of the Spring Garden Ins. Co., Philadelphia, Pa. Stuyvesant Ins. Co., New York, N. Y. Sprinkled Risks and Surplus Lines

President National Insurance Co. of Cincinnatti, O. (Agencies Ohio only).

Brown Geo H—I
Brown & Watson—c
Bruehl W A R & Co—I
Carey & Zimmerman—f
Christy E W—I Christy B. W—I
Clemons B T—f
Cloud & Cox—f c
Davis Mark—I
De Camp J M—f
Dierkes J H—I
Dierkes J H—I
Dierkes J H—I
Dierkes J H—I
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Dierkes J H—I
Dierkes J H—I
Drewry & McNulty—I
Perry Francis & F S—c
Feinknopf P—I
Ferry Francis & F S—c
Finke H F—f
Fitch E O—f
Ford Colin & Son—I
Fryer R N—I
Gansel C O & Co—f c
Gleason Jas M—c
Gleason Jas M—c
Gleason W E—c
Grafe F A—I
Gunther, Plummer,
Wuest & Co—f
Guntrum L E—f c
Gray Dolle & Latta—f
Gray, Dolle & Latta—f
Gray, Dolle & Latta—f
Gray, Dolle & Latta—f
Hamburger Morris—I
Hamburger Morris—I
Hamburger John Sons—f
Harkness A S—f c
Harper John W—f
Heckles John Sons—f
Heckle W S & Co—f
Heyroth Otto H—i
Hohenstein Hy—c
Howard M R—i
Hunter W A—i
Hutchins Harry W—i
Iredell Chas J—i
Iredell Chas J—i
Iredell J W—i
Isaacs M H—f 1 c
Isham Chas C—i
Jones Wm B—i
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Jon Jones, Montgomery & Haass-f
Jung E W-l
Keeler & Gallagher-f
Kellog Robert H-l
Kemper R H-l
Kirschauer John-c
Klappert Wm & Co-f
Kleve, Carl & Co-f
Klick, Sale Burnet-f c
Law's Insurance AgenCy-f
Loding I H-f cy-f Leiding J H-f Logan Chas E-l Louche E P-l Lovejoy & Spear-f Mack M J & M W-l Macpherson Geo W-l Marheld Elliott-l

Magley & Mayer—f 1
Markland S B—l c
Marshall Chas E—f
Mead Frank B—l
Mead N K—l
Meyer D B—f 1 c
Millikan J R—c
Morcom F C—c
Morcy H O—l
Morgan N—l

# A. K. MURRAY

General Agent Central Department United States Fire new York Ohio, Indiana, Michigan and Kentucky

F. F. MURRAY, State Agent Commercial Tribune Bldg.

Muller H H—I
Neare Geo W, Gibbs &
Co—f 1 c
Neff G Gordon & Co—f
Pohlman G W—f
Pratt W M—I
Prentise F D & Co
Pryle Theo W
Rauh Fred & Co—f
Reed A J—I
Reno H N—c
Resor R L—I
Rice C A J S—f
Ricking C H—I
Ringold John A—I
Rose John O—I c
Rothier F A—f
Rothier F A—f
Rothier C C & Co—f c
Runk, Lewis F—f
Runk John—f
Runk Chas F—Co—f c
Sayers K B—I
Schell A W & Co—f
Schroeder C J & Son—f
Sears J M—f
Sharman John—I
Sheeloch John—I
Sheeloch John—I
Sheldon Thomas—i
Sherlock John C—f
Sherwood R H & Co

# EDWARD B. SHIPLEY

FIRE, MARINE, BURGLARY

SURETY ON BONDS
603 First Nat'l Bank Bids.

Skiff & Nichols—f c Skinner Dr E C—l Spencer M A—l Sprague J M—c Staley Luke A—l Steinle Geo H—l Stevens S P—f
Stewart F E—l
Sturm I—f 1 c
Sturm Simon—f 1 c
Taylor J E—l
Townley F L—f
Wagner J C—l
Wahle & Dominick
Wakefield F B—l
Weiss E F—f
Whiteman John P
Witham A R—f
Witherspoon T G—l
Woods R P—l
Wright John—l
Wright J Gano & Co—f c
Yerger Wm D—l

## CIRCLEVILLE

Benford B F-f
Brown T P-f 1 c
Cook W S-l
Hays J G-l
Henry Alex-l
Hockman & Plum-f 1 c
Radcliffe M B-f
Schleyer G A-l
Shultz C G-f
Veith Wm-f c
Ward & Boyle-f c
Wentworth W H-f 1 c
Work Claude-1

CLEVELAND
Adams Frank W-1
Adams & Roach-f
Anderson A T-1
Armstrong W W-f
Barch W H-f
Barch W H-f
Barch W H-f
Barch I M H-f
Barch John-l
Berry, Lermann & Buerkle-f
Beattie R J-l
Beers L B-f
Behan P H-1
Behrend C H-f
Bender D-l
Bingham & Douglass-f c
Blood Jno H-f
Bender D-l
Bingham & Douglass-f c
Brooks H M & Co-f
Buchmann Parsons & Co-f
Buell E L-f
Burwell & Briggs-c
Burrows R M-f
Butts L C-f
Carr F B-l
Carpenter O W-l
Clark R H-f
Cordes Arnold-f
Crable & Eisel-f
Creech, Oswald & Co-f
Dauenhauer P H-f

Davidson J-l
Davis A R & Co-f
Davis W A-l
Dettelbach F C & Co-f
Dewey J T-l
Ditto P W-l c
Dolan P J-l
Doyle R J-l
Draper A L-f
Drewry L D-l
Dunbar W R & Co-f
Earl J H-l
Elsom C H-l
Evans Edward-f
Evarts, Tremaine The
Co-f
Farley & Phypers-c Co-f
Farley & Phypers—c
Faulhaber F V—f
kitch E E—l
Fox George M—l
France E M—l
Gallup N P—l
Garson Jos—c
Geer Thos H & Co—f l
Gooch & Wagar—f
Griffin L A—l
Haller Jacob—f
Hanna & Co—c
Hartz L—f
Hawley & Reed—f
Herbert M J—f
Holmes Daniel—f
Hopkinson, Parsons & Hopkinson, Parsons & Co—f c Hoskins F S & Co-Howells & Gill—f Hoskins F S & Co-f
Howells & Gill-f
Howgood & Canfield-c
Huggins T F-f
Hummel John L-f
Hutchinson A G-f
James & Parsons-f
Jankau & Koppel-f
Johns H S-f
Jones Paul D-f
Kees W H & Co-f
Kendall F A & Son-l
Kennedy & Davies-f
Kirke W H-c
Kirkwood J T-f
Klein David-l
Koch I M-l
Kocchel A-f
Lahrheim H & Co-f 1
Latimer e-f
Lavyea & Burridge-f
Lee J W & Co-f
McAninch J T-l c
McAninch J T-l c
McAninch J T-l
McAninch J T-l
McNutt Harry F-l
McAninch J T-l
Manning W A-f
Marks M A-l
Mathias J A-l
Marks M A-l
Mathias J A-l
Marson W B & Co-f
Melcher J A-f
Merrell C B-l
Morgan Chas H-f

æ

O.—Cleveland, Con. Mueller & Co-f
Muerman C A-f
Nason W L & Co-f
Neale Bros & Schryver
-f c Nelson E F-f Neitzel F C-f Nelson & Seywert-f Olmsted Bros-1 Olmsted G H & Co-f Parker L C-i c Palmer C F-c Parks Leonard & Co-i Parsons & Becker-f Parsons & Becker—f
Pate Bros—f
Pegler Chas E—f
Percrei Louis & Co—f
Perrin W N—f
Peters Lewis & Co—f
Phare Wm G & Co—f
Phypers Bros & Co—f
Picard J W Jr—l
Pond Bros & Co—f
Post C A—f
Powers H W—l
c Preble C E—f
Prentiss S C—l
Priday H C—f
Pumphrey H B—f
Ouigley Henry C—l
Reese E Schriver—c
Rice J L & Co—f
Robinson F W—f
Runnels & Manchester—f
Russell Thos D & Co—f Pate Bros-Allen J M—l
Appleman E R—l
Bedwell C E—f
Bennett C L—l
Bentz J T—l
Bradshaw J W—l
Bright J L & F A—f
Bryson, Brubacher Russell Thos D & Co-f Saffold S S-I Schade E O-f Schlaudecker, Richey & CO-f
Schnauffer & Heim-f
Schulte H & Son-f
Schulte H & Son-f
Seagrave & French-l
Seaton J A-f
Seymour Belden-f
Shanklin C The Co-f
Sherwin N B-f
I Shotter Faerber & Co-f
Simpson & C Geo C-f
Smith E A-l
Snyder & Crittenden-f
Stafford & Goss Co-f
Stanford P L-f
Stowe J H-f
Stowe H M-f
Stowe O F-f
Studborough Geo L-l Co-f Sudborough Geo L-1 Swift C J & Co-1 FRED. P. THOMAS & CO. FIRE and CASUALTY INSURANCE

PARK BUILDING PUBLIC SQUARE

Thomas John—I
Thomas R S—i
Thurber F L—I
Tidd E B—f c
Trask J C—I
Tremaine W—I
Trumper & Davis—I
Ulmer S—i
Van De Boe, Hager & Co-f Voth & Keller-f voth & Keller-H
Wadsworth ChasWain & Co L HWalker & Co-f
Ward H H-I
Webb J W S-f
Weil Mrs J Ir-f
West Wm H-f

Wetzel Rudolph-f Whipple C F-White S M-1

CLYDE Fuller & Heiner—f 1 c Lama W D—f 1 c Pearce W D—f 1 c Stark E E—f 1 c Tiffany Geo D—f 1 c Wicks A H—f 1 Wilder N T—f

COLLINWOOD King D R-f c Mapes G C-f c Parsons W F-f Jenkins O F-c

COLUMBUS

Bryson, Brubacher
Co—f
Burkley Fred W—f
Buttner J C—l
Campbell J C—l
Carroll J W—e
Corbett M A—l Damron Edward-Damron EdwardDavidson L E—
Dawson Wm—1
Day James B—1
Dooney Wm—1
Field John—f 1
Fuller T D—1
Gardner E—f c
Gardner R H—f
Gaylord O N—1
Greene F F—1
Grove John H—I
Hanley M I—l c Grove John H—f
Hanley M J—l c
Hills B D—l
Horton Harry—l
Howard M H—f
Hoyer W E—l
Huff J E—l f
Karger Paul—l
Jeanes Arthur—l
Julius Sargent Co—
Kemmler C—f
Lauterbach & Eith Kemmler C-I
Lauterbach & Eilber-I c
Lewis Carl-I
Macklin F J & Co-I c
Magly & Son-I
Marvin S H-I
McElroy F C-I c
McElroy F C-I c
McElroy F C-I c
McElroy F C-I c
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McElroy E I-I
Norris P E-I c
O'Kane H-I c
O'Kane H-I c
O'Kane H-I c
Overturi J W-I
Paine E C-I
Price W T-c
Prouty W R-I
Roberts H J-I
Sanderson A D-I
Scaley D S & Son-I I c
Shedd & Pembroke-I
Swickard C A-I
Wikoff Bros-c
Wolfley G W-I
Wyeth & Jenkins-I Lauterbach & Eilber-f c

CONNEAUT

Crayton V J-1 c
Dorman & Pitcher-f 1 c
Findley J R-c
Goddard Mrs S B-f 1
Hayward D W-f
Hewith & Crittendon-

Kellogg T W—f
King C C—c
Lee N H—l
Putney H D—l c
Traver G W—f l c
Willoughby Charles—

COSHOCTON Boyd & McConnell-f l c Elliott & Royer-f l c Lloos Charley—f
McGruder C H—f
Mizer W A—f c
Peck Alfred—f
Thomas Wm M—1
Wheeler T H—f

CRESTLINE Anderson F M-f Glosser R P-f 1 Gosser F J-f 1 Miller R U-f c Muler R U—f c Newman F—l Schaad C E—l c Tolbott Chas F—f Zink D L—c Zink J E—l

CUMMINSVILLE Bates E H-l Dirr G-i Hollender Geo-f McGary W M-f Rothier C C-f Tozzer Chas-l Williamson A-f

**FALLS** CUYAHOGA Fox Frank E-f1 c
Heath F T-f c
McLane M M-f1 c
Merriman J B-c
Miller Fred J-l
Prior E A-f c

DAYTON DAYTON
Bair W N-I
Bell & Hoskin-f
Boalt J R-f 1 c
Bradley J B-I
Brandon C W-I
Brenn Milner-I
Brown J M-I
Bundenthal & Hellerf 1 c

file Bursdard W H-I
Coe E H-I c f
Coleman B C-f c
Cammann O-f I
Cord C H-I
Deaver G C-I
Donson W B
Eckley Sidney-I c
Ellis Franklin-I
Fairchild H D-I
Fenwick Robert-I
Gillespie & McGeeGusler John-I
Hall Columbus-I
Hall Columbus-I
Hall A-I
Hohenstein Henry--f1 c Haits n — Hait A—I
Hohenstein Henry—I
Hooven M F & Son—f
Houck O D—I
Hiff John F—I
Kerr Hamilton—I
Kidd C D—f c
Kimmel E F—f
Laymon S W—f
Macklin G P & Co—I
McHenry G A—f 1 c
Markham J M—I
Marot, Benjamin—f c
McCabe O P
Meuche & Hickman—f c
Miller Ira & Co
Nuttall Wm T—I
Obenauer Victor—I
Pierce Scott—I
Raessler H F—I

Raessler H F

Reynolds W L-1
Robertson & Baggott-1
Rock Harry-1
Schaeffer Val & Son-1:
Schieble Bros-1:
Schieble Bros-1
Schwad I-1
Steward T L-1:
Steward T L-1:
Steward T L-1: Steward T L—f l c
Stout Harry A—l c
Tompkins Chas L—l
Ulrich J A—f
Van Ausdall D A—l
Van Horn Victor—l
Warner W G—l
White W J—l
Whitmore James N—c
Will G E—f
Wyder Robert—l
Zarger J F—l

DEFIANCE DEFIANCE
Ayers Dey-f
Betts F T & Son-l
Bronson E S-c
Burke Wm-l
Butler C W-f
Deatrick J F & Co-flc
Dozer D E-lc
Froment C B-l
Gleason R H-c
Gould C J-l
Heatley kuba-t
Jacobs Thos C-l
Klang F C-l
Kuhn Laura-f
Nolan & Costello-f Nolan & Costello-f Noian & Costello—t Preisendoerfer A R—f : c Southard M A—l Squire C B—f Steever Bros—f 1 Viers A—f c Watkins G W & G M fle Wohn George P-Wortman R W-f Young W T-! Zahn H-l

DELAWARE Alden Frank W-i Bale-f Bale—I
Buck—I
Buck—I
Byers T M—I I c
Corbin F B—I c
Curren J F—I
Davis—I
English E Smith—I
Frantz Aaron—I c
Gessner W T—I c
Hiss Herman—I
Jaynes E L—I
Kruck Ed—c
Leonard R N—I c
McLain & McRobers—I
Main W B—I
Nye—I i c
Plottner R L—I
Pollock W S—I c
Ropp J M—I
Sycks J M—I c
Tynhurst J A—I Buck-f

**DELPHOS** 

DELPHOS
Bliss D M-i c
Brotherton B J-i
Carpenter C M-i
Goette Herman-i c
Klevorn H J-i
Lindemann John F-i
Reeve Horace A-i
Stallkamp Frank X-i:
Weger Frank A-i:

DENNISON

Elson A W-f

O'Donnell E R-f 1 c Stahl Geo G-l Wright & Myers-f c

### DESHLER

Dowe Bretz-f
Long & Thompson-f
Mead A R-l
Michael P T-f
Michael Ida C-f
Parsons S N-f
Vogt J N-l
Waltz V J-f

## DOYLESTOWN

Harkins J H-1 Hochstetler W S-f 1 Huffman D V-f Hummel Fred-1 Jackson George-f Meech J B-f Miller Wm R-c

## DUNKIRK

Mahon Jas & Judson-f Robinson F M-f 1 c

## EAST LIVERPOOL

EAST LIVERPOOL
Abrams & Stewart—f
Crawford S J—1
Edwards F W—c
Hill E W—f
Kent Wm—f
McDole M—f
McKinnty Robt—f
McLean W S—1
Madison M Dole—f
Owen Geo H & Co—f l c
Scott A W—f c
Supplee Walter—f

## EAST PALESTINE

Alcorn C T-1
Foley W J-f
Kyes L M-f c
Lyon E L-f
Underwood Chas-1

## EATON

Farr & Shannon-f c Hubbard & Peters—f c Kelly & Moses—f c Williams Thos—l

## ELMORE

Decker L K-f Hunt Col D R-f 1 c Hunt Jennie R-l Kimball B P-f Nieman H W-f Rymers H W-f Sadler T J-f Smoyer C K-f

## ELMWOOD PLACE

Gaskill J E-f Hammell A J-f Thompson H P-f Thompson H P & Sonfс

## **ELYRIA**

Bemis Chas-1 c Boynton P H-f Griswold I H-f Griswold R E-1 Griswold R E—I
Howard G S—I
Johnston W B—f
Kelling N F—f
Lord Chas C—f c
Marborough E S—I
Morse C L—f
Peck D J—f
Pomeroy & Haroley—f c
Sheffield E—I
Smith Frank A—f c

FINDLAY
Bolton John H-f c
Brackett A E-l c
Brackett A E-l c
Brackett A E-l c
Brackett A E-l c
Busket C O-f
Carabin L A-f
Codding J Q-f l c
Cox P M-l
Crane G B-f c
Eoff A E-f
Fennelly M A-l
Graf R B-l
Hamlin J M-f
Head G W-l
Hull H B-f c
Kagy & Sampson-f c
Kagy & Sampson-f c
Riter W I-f
Miley H C-f c
Platt W T-l c
Reese Dan W-f c
Ritter Conrad-f
Sampson T M-l
Shafer S F-l c
Spitler V T-f
Vandenburg-f

FINDLAY

## FOREST

Vandenburg-f

Conklin Louis A-f 1 c Cook E H-f c Steinman J L-f

## FOSTORIA

FOSTORIA

Adams T D—1

Aylsworth A W & Co—f
Ballmer Chas G—f 1 c
Bamberger V L—1
Brown Irene & Co—f
Callahan Wm—1 c
Davis Mrs Sallie—1
Dicken John—f
Frase C H—1
French R—f
Ghaster S L—1 c
Grimes G G—c
Hell Geo—1 c
Hell Geo—1 c
Henry Daniel—1
Johnston Nellie—f e
Johnston Thos P—f
Kiser Frank C—1
Lloyd A C—f 1
Lloyd A C—f 1
Lloyd D C—f 1 c
Nestlerode I W—f
Snyder G A—c
Sponsler W E—1
Stevens & Lance—f 1 c
Torrance A U—1
Wilson Jennie—1

FRANKLIN

## FRANKLIN

Conover C B-f 1 c Martin Geo-l Meekeer H W-f 1 c Van Horne T B-f Van Horne Wm S-f c

## FREMONT

FREMONT

Burkett Joel—f
Butman V D—f 1 c
Duncyson Hermon—f
Heffner Carl J—f 1 c
Hobart M W—f c
Kiser Frank C—f 1 c
Kridler W B—f 1 c
Lang T A—f
Rice Charles—f
Richards W S—l c
Roberts O A—f
Ross Z—f
Schwartz J & Son—f
Ward L W—f c
Wolfe J Garfield—f c
Wolfe Scott—f c

## GALION

Begg Jas—1 c Bloomer Mrs Grace—f Castle C—c

Castle D O-f Critzer W H-l Critzer W H—1
Dening & Price—f c
Franks P—c
Humiston F—1
Kibby C H—c
Knote Henry—f 1 c
Kochenderfer G J—c Kochenderfer G J—c Lowe A F—l Metheany A M—f c Monroe A W—f l Moore Jno C—l Myers Samuel—c Schuler Phil—f l c Schuler Phil—f l c Shea—f c Shumaker C B—f c Simmers Clarence—l Wisler Ed—f Zimmerman H—f c

# **GALLIPOLIS** Cherington S M-f 1 c House Geo-f 1 c Miles W O-f 1 c Porter J S-f 1 c Thomas John J-f 1 c Wall P T & L W-f 1 c

GARRETTSVILLE Agles W E-f c
Barber A A-f c
Chapman F C-l c
Chapman Gale J-l c

## **GENEVA**

Bartholomew & Potter-Bartholomew & Potterfile
Brown W H—l
Copp J O—f
Early E T—l
Martin A B Sons—file
Massingham S J—l c
Means Henry—f c
Smith F A—f
Wetmore F B—file

### GERMANTOWN

Antrim F T-f 1 c Huber C F-f c Wilson Rice-f 1 c

## GIRARD

Adams W-f
Eckman A E-l c
Crum E D-l
Deemer W R-f
Eckman A-l c
Vaughn H-f
Lewis D G-c
Lotze & Campbell-f c
Powers Clayton-l

## **GLENVILLE**

Battles & Stevenson—f l
Draper A L—f
Farley T S—l
Ladd H M—l
Livingstone C A—f
Lownie Geo T—f
Morrell Geo L—f l c
Whitman Mrs C A—l

## **GLOUSTER**

Amos & Swope—f 1 Headley J C—f c Klunk Jno—l

## GREENFIELD

Adams W B-f Anderson W H & Son —f с Fernean Austin Free Frank—f 1 c
Kelso J G—f
Matthews M L—f
Robinson F M—f
Waddell L P—f c

## GREENVILLE

GREENVILLE
Allen Ben-f
Arnold H N-l
Bomgardner-l
Devor F L-l
Devor F L-l
Devor Mrs Clara-f
Gruber Louis-f
Guthridge Albert-l
Hough & Reigle-f
Lamison R-l
Kipp G C-f 1 c
Kinger Deo-l
Lawrence E-f
Ludwick W E-l
Maher P H-f
Maher Thomas-l
Martz J H-l
Maurer A B-f
Meeker F D-f
Meeker F D-f
Meeker F D-f
Meeker F C
Rush W D-l
Wenger B F-f
C
White C M-l
C

## HAMILTON

HAMILTON
Alston & Lashhorn—f 1
Beckett Jos—l c
Beeler John Sr—f c
Cass Dan—f
Daggett W H—f c
Egry Aloys E—f c
Frazier J C—l c
Hill Alfred—l
Hunter Alex—f c
Kennett J L—l
Krauth J W—l
Lippmann Liebman—f
McClelland F P—l c
McGrinley L D—f 1
Meyer Geo—l
Milhikin Robt—f
Parrish Lee—l f
Parrish O V—f c
Parrish-Fitton Ins Ag'cy
Co The—f 1 c
Prather Homer W—l
Rue Geo W—l
Seward & Sloneker—f e Prather Homer W—l Rue Geo W—l Seward & Sloneker— Smyers Willard—f c Sortman Richard—l Stace & Krauth—f Tabler H—f c Vail H S—l Welliver A J—f Welliver Mark—l

## HARRISON

Bevis Clifford—f
Bowles Frank—f
Marvin J P—f 1
Meeker J W—f
Tebbs Bros—f
Vincent W C—f
Williams O R—f

## HICKSVILLE

Blosser John—l Lower J G & Son—l Richards A M—f Simmons & Armstrong— Wilson W D-flc

## HILLSBORO

Ayres Frank-flc Chaney N E-flc Lemon & Scarboroughfle
McConnaughey C D—
fle
Miller H H—f
Morrow W A—f
Overman Clarence—l Reece James—f c
Roads & Kirkpatfick
Wiggins H L—c
Worley J B—c

O.—Con.

HUBBARD Campbell L L-1 Jackson W J-f Dalby William-1 White M B-f

## IRONTON

IRONTON

Barnes Geo E—I

Berkley J W—f 1 c

Bur H C—f 1

Clary Geo W—I

Collett Albert M—f 1 c

Collett Thos I—f 1 c

Edwards T C—f 1 c

Evans & Jervis—f

Fearon M G—f 1 c

Hall Arthur—f

Mather R—I c

Mather R—I c

Mather & Collett—f

Nance Geo W—f 1 c

Newman Valentine—f 1 -flc

## **JACKSON**

Adams J H—I
Bennett R W—I
Crossin Daniel—f 1 c
Fite W E—I
Inman & Inman—I
Miller H C—f c
Nelson C W—I
Parry I I—f 1 c
Rice R E—I
Reese Herb—I Reese Herb—l Vaughn Miss Minnie—f Yeasel E C—l

## **JAMESTOWN**

Carpenter James—l Clemans W L—f 1 Curtis O—f 1 c Dwyer F—f 1 c Eisenman M-1 Mercer Wm-f Shifflet Wm-f Smith J A-f 1 c

## KENT

Curtiss C H-f
Davis C M-l
Garrison E F-f c
Reed W W-f
Smith C A-f c

## KENTON

Eaton W T-f c
Koller & Jones-f 1 c
Palmer Geo H-l c
Pearce H E-f 1 e
Runmell F H-f 1 c
Rhodes O R-f
Rutledge E E-f 1 c
Rutledge G W-f 1 c
Sutermeister G

### LANCASTER

Barnes W T-f
Burgess E-l
Crumley C E-f
Davidson Wm-f
Drinkle H C-f c
Embich Edwin C-Embich Edwin C— Kraemer G A—1 Matt Frank—1 l c Matt Geo—f c Moss Geo W—f Newman W E—c Sites J S—f Smith H T—f Thomas Amos—f Tobin James—f Towson C H—f l c Wolfe Perry—l

## LEBANON

Bone & Smith—f e Brown F J—f 1 c Carey Geo W—f 1 c Conklin Ed S—1

Cowin R B-fl c
Dakin H C-fl c
Gustin & Cowin-f
Higgins O S-fl c
Lewis William R-fl c
Pullen F S-f
Roll W Z-l e
Sausser Geo W-f
Thompson John A-fl c
Thompson Wm-fl c

# LEIPSIC Hyde John D-1 Kober A A-1 c Miller W H-f l c Slaybaugh & Bell-f c Werner J-f l c

LEETONIA Greenamyer & Son—f 1 c
McCoy John D—f 1 c
Marshall N E—c
Mellinger D W—l
Taylor C C—c
Williams John R—l

## LIMA

LIMA
Breyley A w-1
Gray Howard L-f
Hildreth A D-1
Kemmer O F & Co-f c
Kahle P A-f 1 c
Lowrey J A-1
McComb Wm Jr-c
McHenry Wm T-f
Martin Jas V-l
Miller John J-f 1
Morris A J-f
O'Connor & Sons-f 1 c
Ohler J O & Co-f
Phillips John-f
Waltace E D & Son-f 1
Watt Walter-f
Young & Co-f c

## LISBON

Conneil Charles C—c
Dorwart H B—f
Eelis Bert—l
Firestone Walter S—l
Hepburn W H—f 1 c
Hoestetter Wm—f
Kenty & Baxley—f 1 c
Pritchard D A—f
Ramsey A A—f

## LOCKLAND

Baker John A—l
Buchanan J H—l
Gerts G A—l
Hoelscher Henry—l
McKeag Charles—l
Skillman C W—f c
Vedder Harry—l
Veltrop Wm—l

## LOGAN

Acker J N-f Bowen W F-f Comley E B-l Lappen & Brandt-f Lindley I J-f Koppee Fred-f c McCray W W & Son-Rempel John-f Schneider S-l

## LONDON

Clark Job J-f c
Fainer & Pierce-f c
Green I T-l
Van Wagener Geo H &
Fred-f c
Wood Wm-l
Yearian J J-l e

LORAIN

LORAIN
Ault S A-1 c
Babcock A H & Veon
H W-f c
Buell Geo & Robinson P
J -f c
Daniels C E-f c
Deemer H A-c
Ely E M-1
Hitchcock C P-f c
Little W N-f c
Richards Ira-f 1 c
Robinson E A-1
Rush I N-1
Verigan W T-1
Vorwerk C S-f
Williams & McIlvaine-f

## LOUDONVILLE

Budd E C-1 Crow G S-f c Hoffman Martin J-f l'e Horn Mrs Cora B-f Lutz Julius-1 Reed & McLaughlin-f l

Riblet J B—f Wirick Mahlon—f Young F P—f

## MADISONVILLE

Clemons Arthur—f Clemons B T—f Clippinger W W—f Drake J B—f Goddard F H—f Finch Frank—f
Jones Bros—f
Lindsley J G—f
Losh Geo W—f
Maphet T M—f Peterman Geo Sauer Geo-f Wellman & Brooks-f

# MANCHESTER

Dunbar Jno K-f 1 c Tucker Arthur-f

MANSFIELD

Baker J W-f c

Bonar L J-f

Bonar & Harding-f l c

Coolies Jacob-l c

Corlies G F-f

Dawson F E-l

Douglass & Houston-f c

Fox J B-f l c

Fritz C W-f c

Fritzinger C E-f

Harker J P-l

Hershey C K-l c

Hill C S-l

Hoover D S-f c

King J J-l c

Lissner J-l

McIntyre L R-l

McIntyre L R-l

Miller C F-f l

Parsons Leroy-f l c

Reed N S-f c

Scott J Y-l

Seward & Clark-f c

Shafer D F-l

Slough & Brust-f l c

Spencer J G-l c

Todd J H-f c MANSFIELD

## MARIETTA

Athey J W-f Booth E M-l Buchanon Harry-f c Callender A—I
Cohagan & Patten—I c
Cook R D—f 1 c
Dyar J B—I c
Ferring H H—I
Flanders Bros—f 1 c
Gardner C S—c Goebel & Richardson—I Knox & Rife—f Moore Fred—f l c Noll & Treisser—f c Roeser & Sturgiss—f l c Sturgiss C E—l f c Weis J H—f c Zimmer C W—I

## MARION

Burke M J-f c
Dee Chas & Co-f
De Long S H-f 1 De Long S H-f 1
Gregory A-l
Jackson W M-l c
Jones & Wilson-f 1 c
Lukins C E-f
McBride J H-l
McGuire G S-f
McKinley & Everett
Uncapher & McKinley-f
Nelson J W-l
Peters F W-f c
Rea J W-l
Rauhauser S R-f e
Shaw E C-l
Smith E C & Son-l
Virden J B-f
Waddell & Knapp-f 1 c
Waters J C-l

#### MARTIN'S FERRY

Bates Joseph-Bates Joseph—l
Briggs Geo—l
Cole M E—l
Davies Ed—l
Frick Carl—l
Gauley R B—l
Githens W E—l
Hanes J T—f e
Lupton Mrs W M—f c
Matson J—l
Moore H—l
Munger A—l Munger A-1 Murrell J T-1 Prosser Geo-1 Prosser Geo—l
Reece G W—l
Sedgwick Bros—f
Spring John J—l
Talbot C R—l
Van Pelt A J—c
Williams R T—l

## MARYSVILLE

Dolbear S W—f c Edwards Geo—i Sawyer E F—f c Taylor J R—f

### MASSILLON

AMASSILLON
Amold F W—f c
Arthur C B—l c
Bierly J W—l
Crawford R B Jr—f l c
Emmerich Charles F—l
Ferrell Irving—l
Fleming Thomas P—f l
Hammersmith Charles flc
Janosh J S-fl
Johns J E-flc
Kemery A M-l
Kenyon Joseph-l
Paul G G-fl
Schultz Martin-flc
Sibila M Elizabeth-flc
Smith Wm-l

#### . Lw MAUMEE

Alins Albert—f 1 c Eckert L A—f Swan W S—f

**McCONNELLSVILLE** Beckett & Gray-flc Finley Harry M-flc

MECHANICSBURG Cheney T S-f

MEDINA Curtiss R C—f Hale H J—l Hendrickson Blake—f l c Knapp C H—f c
dcDowell Blake—f 1 dcDowell Blake—f I dorrison R T—l Richards George A—t Shepard R S—f ipellman Frank—f ipitzer A T—f 1 Van Epp Arthur—f

MIAMISBURG Jady & Mays—f

yons & Weber—f

dots Morris—l

Jansing B J—f

ansing C H—f

imith Frank—f

Vaters J S—f

lehring L H—f

MIDDLEPORT Downing John B-f 1 c Downing John B Jr-f l c hle Chle C-f c l Lee L H & Son-f c

MIDDLETOWN BATDLETOWN
Barnitz C S—f c
Edson Chas E—f
Edson R B—f c
Coster A I—f c
Couts C C—f
Iarrison W T—l
Iatch H H—f
dargerum S W—f 1
Ogelsby Jos—f
Codhunter T W—f
Codhunter W H—f

MINERVA reidenstein Jno-f c efird J reenwood J F-f 1 c

MINGO JUNCTION lozman H L-c irettell James-f 1 c ong D N-f

MOUNT GILEAD shley L H—f c reese A H—l c ames D E—f 'ollock E H—f

MT VERNON illen Banner M-1 f ampbell H S & Co-11 cooper John-f 1 c
)aniels O G-l f
lerren Bert-f
furphy O F-f
'eterman Samuel Htevenson J G—f tream & Salisbury—f 1 c Velsh Wm & Co—f c

NAPOLEON retz Dow-f othran J H-f owdrick E R-1 owarick E. R.—I
ast C. L.—I
rench H. H.—I 1 c
lanna Wm A.—f
lans G.F.—I
eynolds Chas E.—f c
Vilkinson C.C.—I

NELSONVILLE auldridge—J F—l ethel Geo—f l c able D C—f l c

Haning H H—f c Theiss N J—f 1 c Wilburn A C—1

NEWARK

NEWARK
Baugher & McGruder-f
Evans Fred C-f
Franklin George-f c
Franklin Hooper-f
Gilbert W D-f
Hartshorn John-f c
Hoover C M-l
Iones R R-f
Jordan W V-l c
Murphy H D-f
Murphy Earl-f
Norris E Cary-f
Reese M J-f 1 c
Rentz Joe-f
Shauck M-f
Wallace G-f 1
Warner J R-f
Warner S W-l

NEWBURG Dunbar W R & Co-flc Hitz Jos-flc Howles & Gill-flc Wightman F A-flc

NEW COMERSTOWN Muchelnaus H G-f 1 c Shannon Thos J-f 1 c Yingling M R-f 1 c

**NEW MATAMORAS** Harvey Geo D-f c Hopper A D-f

NEW PHILADEL-PHIA

Clark Wm-f
Denison J F-f
Hurst J E-f 1
Kelley John C-f 1 c
Kurtz R J-f
Mathias C C-l f c
Powleson O C-l f
Wagner W A- 1
Walter & Spence-f

NEW RICHMOND Davies R O-1
Davis Robert A-f 1
Davis Robert A-f 1
Davis Robert C O-f 1 c
O'Neal George W-1
Williams C J-f

NEW STRAITSVILLE Richards D D-f

NILES Breemer Warren N-f Campbell Geo L-f 1 c Campbell Jan B-l c Job E J-l McBride Mamie-f 1 c Taylor Geo J-f 1 c

NORTH BALTIMORE Borough F C—1
Ewing Geo W—f
Simon A L—f
Tilton C L—c
Way C E—f 1
Witten H W—f 1

NORWALK Altafer & Canfield—f Bechtel Chas—c f 1 Bishop J E—1 Bloomer C E—f Bowen & Sanders—f Christian F W—f Detsch J R—f 1 c Goodhue William—1 -flc Hall David T—c Link F J—f Mitchell H S—f 1 c Paul C A—l Sawyer Frank—f Stewart H L—f c Strutton J A—c Terry A B—f Turner H L—l Turner H L—I Venus C P—I c wickham & Scroggie flc

NORWOOD Bofinger & Hopkins—f Bloomfield A R—l Bloomheld A R—l Bundy Geo—f Diggins H M—f c Johnston Mrs J M—f Joseph Chas—f Parker Bush—f c Schneider P J—f Schulte John—l Wiedemer Mrs C B-1

OAK HARBOR Elsworth J N-1 Metzner John C-Mylander Geo-f

**OBERLIN** Burgner L E-f 1 c Durand Will B & Son Edwards J L-f Fobes H W-f 1 c Hart W A-f Lang J H-f 1 c Mason W H-1 Reed S A-f

**OTTAWA** Eastman & Gosling—f c Greer F J & Co—f l c Krauss—f c Lehmkuhle L—f Zeller & Co—f

OXFORD Brandenburg Richard-c Carr R S-1
Chatten J E-f
Cone F J-c
Faber P J-f c
House Captain-f
Law Tom-f

PAINESVILLE Crofoot B F-f
Barber E D-f 1 c
Bates G A-f c
Courtney A H-c
Huntington E G-f
Lee A A-f 1 c
Tuttle-Warn Co-f
Wyman Iloud-f Wyman Lloyd—f

**PAULDING** Colton Erra B—f c
Dittenhaver Bros—f c
Donart & Spring—f c
Price S T & Co—f l c
Spriggs A J—l
Straw Chas E—l c
Zuber & Wicgel—f c

PEMBERVILLE Hogman John H-f Keil Ed-f 1 c

Brooks George E-1 f Buchanan W W-f Edge H C-1 c Harbough & Trowbridge Heaton D H-1 c Heaton & Co E M Hodson C-1 c

PIQUA

Hunter Mrs H H-f Mendenhall & Wilkinson miles J A-f c
Prugh A W-l
Purcell F E & Co-f c Purcell F E & Co-1 e
Reed Bert-f
Schlosser Fred & Son-f
Shipley J W-f 1 c
Sigler D D-f 1 c
Stebzer George-f
Swartz Ira T-f

POMEROY Cooper J M—c Crosbie Thos D-Daniels Geo—1 Daniels Geo-1
Geyer G--1
Gibbs John-1
Howell A V--1
Howell M A--1 c
Ihle C--f 1 c
Jinkenson J H--1
Jones W L--1
Lee A W & L H--f c
Remington Benj--f
Shaver J W--1

PORT CLINTON PORT CLINTOI Clemons N A-f 1 c Gordon Wm-c Gregory Jas A-f c McConkie John-l Tadsen P K-f 1 c Williamsen Wm-f Wilson B W-l Wornell J A-f 1

**PORTSMOUTH** Barlow Gus B-1 Blake Andrew C Blake Andrew C-Bloomeyer L H-f Clark Marvin C-l Clark Philo S-f 1 Davis Frank-l Draper E F-f 1 c Finney J H-l Guiterman P-1 -fic Guiterman B-1
Harwood B F-1
Hutchins & Hamm-flc
Inman & Inman-l
Jennings Mrs Emma-Jennings Mrs Emma-flc
Johnson Sam-le Kricker Geo E-flc
Lloyd T Frank-flc
Miller & Gist-flc
Musser Filmore-flc
Pursell T J-l
Reed W L-fc
Ryan Dan M-flc
Searcy H C-l
Shoenberger F H-l
Strayer J F-flc
Watkins J L Jr-flc

RAVENNA Beebe W H-f
Dickenson T B-f
Doustett G F-f i
Dussell J H-f
Halstead F G-l c
Jones F W-f i c
Maxson E W-f
Roberts E M-f 1
Seymour L P-f i c

READING Vorjohan F H-f c Veltrup Wm-l

RIPLEY Armstrong W H-f 1 c Shaw F F-f 1 c Young E R-f 1

ST BERNARD Schulhof Wm-f Wess H A-f

O.—Con.

ST MARYS
Blackburn W R-c
Henderson H E-f 1 c
Kishler Willis-1
Lambert L E-f 1 c
Martin W H-l
Mooney Chas A-c
Mooney M J Jr-l c
Smith John L-f 1 c
Stout J F-f 1 c

## SALEM

Astry O J-f
French C S-l
Hanna & Kridler-f 1 c
Heaton & Sheehan-f 1 c
King A J-f
Moon Eli-l Moon Eli—l
Penrose Jno F—l
Rogers John E—f
Saiter M B—l
Smith Chas F—l
Smith J H—l
Vernon & Ambler—f.c
Young H W—l c
Young M L—l c
Young M L—l c

SALINEVILLE Kirk W F-f c
Knox Chas A-l
McCormick S E-f
Skinner W A-f
Thompson R G-f

## SANDUSKY

Alvord F W-f
Andres Joseph-1
Anthony J L-1
Bauman & Baltz-f 1 c
Burnkle & Lermann-f Chambers Maude B—f
Clark J C—l
Close A C—f I c
Davis & Wagenet—f c
De Allen P—f c
Dehnel & Dehnel—f
Dempsey J A—l c
Duenish Louis—l
Dimond C—c
Drake Geo B—f
Falk J A—f c
Flynn & Judson—f I c
Giedeman John—f
Graefe H—l
Jenkins C H—c Graefe H-I
Jenkins C H-c
Miner H-flc
Minnis H T-I
Pohe J R-I
Quinn J-I
Schaub W C-I I c
Smith E A-I
Spencer Fannie GThatcher Ashley-I
Traub John-f
Worden R W-c
Zerbe Fred-I f
Zerbe L A-f
Zimmerman C H-I −f c

SHAWNEE Dreyfus B S-f 1

SHELBY.

Beck H K-f Brickler RP-Hildebrant H W-f 1 c Shaw J E-f
Sonnanstine W F-f
Stambaugh S F-f
Wentz Henry-c

SIDNEY Ailes H S—f l Anderson G C—f l c Betts C E-f I c
Coock W P-l
Dickas C H-f
Hentrick L-l
Jones R V-l
Kingseed W M-f c
Moreland W H-f
Pruden D-f c
Skillen W A-l
Sears W S-c
Studevant L M-f c
Williams J M-l
Wyman W C-f

SPRINGFIELD Banta Edgar G-f 1 c Billow, Barnett & Co-Banta Edgar G-f 1 c
Billow, Barnett & Cof 1 c
Boda O S-1
Brandon W T-f
Braun Leo-f
Brooks H M-f c
Cartmell C M-1
Considine M D-f 1 c
Elliott J S The Co-f 1 c
Gibbs W A-f 1 c
Harraman & Welty-f 1 c
Hayward & Baker-l c
Heffelfinger J E-1
Hosterman D R-f
Hosterman F E-f c
Hudson T F-1
Knight George H-l c
Lessner A L-f c
Link Joseph & Son-f 1 c
Link Joseph & Son-f 1 c
Link Joseph & Son-f 1 c
Link George H-l c
Lothschuetz Peter-f
Ludman J C
Macguire Florence L-1
Massman R-c 1
McIntyre W D-f 1 c
Miller Leroy E-f 1 c
Moffett R W & Son-f 1
C
Mollman C H-l C Mollman C H—1 Mull F F—f c Ockendem F G—f Ormsbee B A—1 c Ramsey H T—1 Rice J Baker—1 Rohrer & Shank—f Seaman George—1 -fc Rohrer & Shank—f 1 c Seaman George—l Showers H S—f c Snyder Fred—l Trout & Anderson—f c Wallsce & Corry—f 1 c Wilson H—l Winwood & Carey—f Wolf H—l Wolf Wm—l c

STEUBENVILLE STEUBENVILLE

Arkley Wm-I
Ault J C-f 1
Batchlor J W-I
Bernert J J-I
Dohrman H G-I
Gescheider Geo A-f 1 e
Hill W J & Co-f 1 e
King Frank-f c
Maxwell Mrs Ells W-f e
Powers Jas M-f I
Riley Wm-I
Simmons H A-f c
Trainor Wm-f
Zink Mrs W R-c

**SYRACUSE** Bartels Wm F-f Bridgeman Q N-1 c Bridgeman N-1 c Shaver J W-1 c

**TIFFIN** Altaffer & Co-f c
Cochayne B F-f l c
Collasowitz J-l c
Derr Chas-c
Drohen Thos-l Eastman W S—l c
Elliot W H—l
Flack Edgar B & Co—f
Hershberger Jonas—f c
May Edward—f l c
Morrow M—f
Noble & Fiege—f c
Noble & Wagner
Rhees G W—l
Steegar H—l
Scheibley W W—f
Smith E C & Son—f
Stephenson & Neligh—f l
Stoner Anna—f
Werner John—l c
Yingling Dr Geo S—l Yingling Dr Geo S-1 TOLEDO

TOLEDO
Allen D—f
Atwill & Wither
Baird Bros—f
Bail F—l
Barber W G—f
Barker, Frost & Co—f l c
Bellows J H—f
Brown E O & Co—f
Briggs E L—l
Brown E O & Co—f
Burgert M H—f
Canniff Gilbert—f
Chapin F P—l
Chapin R T—f
Dailey J A—f
Darschuer W J—l
Dawson H H & Co—f
Detweiler A K—f
Duerocher & Co—f
Duerocher & Co—f
Duerocher & Co—f
Duerocher & Co—f
Duerocher & Koschland
—f
Erle Thos I—f egle Thos J-f
Egle Thos J-f
Farley G W-l
Ferguson R E-l
Foley Bert-f
Forbes O A-f
Ford W-l
Fox & Cornell-f
Gilbert & Boyers-f l
Hart D C-f l
Hattersley & Cartwright
-f Haynes, Campbell & Whitaker—f 1
Heeman, Kranz & Co—f
Hodge W R—f
Holto C E—1
Holton & Clark—f
Hoyt W L—c
Hussey C—f
Hunker A H—l c
Ids Aston Hunker ... Ids Aston Elizabeth Itis Asion Hiralian Resident Amansfield—f
Ketcham W A—f
Kirchner H—l
Kirschner, Wideman &

-f Kountz Steig & Co-f Long S F & F W-f Martin J L-f McAffee I Carl-f McAffee John P-l c McAskey Whittlesey Co —f

—f

McGarvey R S—f

McKesson & Cone—f

McKesson & Cone—f

Merrill, G W—f

Merrill, Dodge & Jack
son—f

Mettler P J—f 1

Meyers W T—1

Moore Bros

Mooney J J—l

Osborne Green & Co—f c

Pearson H D—l

Pellows J H—f

Co-f c Kuepper, Wolfman & Co

Pomeroy & Close Raab & Bierly—f Reed C E—c Richardson Ira A & Juid Richardson Ira A & Juisi
f
Robison D Jr Sons &
Co-f
Schilling J L-l
Seese S B E-c
Schmitt T-f
Shovar & Whitecomb-f
Smith L M-f
Spenker L J-l
Stahl & Long-f
Stewart T J-l
Strauss A-l
Sullivan L S
Tanner Frank C-f
Thomson F G & Co-f
Thorpe R I-l
Tigges W E & Co-f
Uhl Philip E-f
Valois E I-f
Van Dresser A C-f
Walbridge H T & Co-f
Walbridge H T & Co-f
Walbridge H T & Co-f
Walbridge H T & Co-f
Walbridge H T & Co-f
Walbridge H T & Co-f
Walbridge H T & Co-f
Walbridge H T & Co-f
Walbridge H T & Co-f
Woodbury & Moore-f
Wright Russell & Bay-f

TORONTO
McClain F T-f 1
Peters J B-l
Smith H H & Co-f i c

TROY
Boyer Walter—I
Clark A W—c
Clayton Harry
Coppock A—i
Green H E & Son—f
Hawthorne Alex—f
Henne John—f
Hunter N G—i
Mason Alfred—f
McConnell Geo R—f c
Moore & Parson—f
Park Mrs Pearl—f
Scott H E—I
Smith D W—f
Snyder E C—f
Speagh L L—c

UPPER SANDUSKY Berry G W-f c
Brown & Rowland-f
Calmey Chas-I
Gibson W A-f c
Hare & Kear-f c
Keller Frank Sr-f Kenan Ernest—f Smith C F—f 1 c

URBANA

URBANA
Banta E G-f 1 c
Banta John A Sr-l
Blake Carrie-f 1 c
Berry Lou B-f
Colwell, Frank-l
Creager C C-f
Dixon, B F-l c
Dye Bros-f 1
Hunter J M-f
Parker J S-f
Spahr Paul-l
Stafford Miss Effie-Stafford Miss Effie-f c Wagner O H-f

UHRICHSVILLE Forster H-f Johnson Finley-f 1 Meyers Jno F-f Snyder & Son H O

VAN WERT Augustine J Q—l c Conn Bert—l c Downing Dete— f l c English Miller—l c Evans Dave—l Flaherty W M-1
Hall F B-1
Holden F C-f
Kear W M-f
Long & Wappner-f c
Purmort Bros-f 1 c
Purmort F W-f
Redrupe H C-f c
Sheets A C-f 1
Stiggers J A-l c
Swartout O D-f c
Webster Jas & Son-f
Wilson Geo E-l
Woods Miss Mary-f

## WADSWORTH

Anderton J L—!
Anderton J W—!
Ault W A—!
Beck A M—f c
Daykin J W—f !
Durling & Pardee—f
Fenton S B—!
Lytle Marion—f Lytle Marion-Ries M P-1

## WAPAKONETA

Arnold Vernon Fisher Chas Hassemier Jno-f Heinsich Wm-f c Settlage H C-f c

## WARREN

WARREN
Adams Fred W-f 1 c
Adams Whittlesey-f 1 c
Burnett A C-f 1 c
Caldwell & Robbins-l
Clapp & Carroll-f e
Hecklinger & Chase-f
Hoffman John M-f
King The Co-f c
Waldeck Henry-f
Weir Marshall B-f 1

## WASHINGTON C H

Adams J F-f
Bateman C C-l c
Burnett & RamseyCave C A-f

Clemmens & Snyder-Clemmens & Snyder
f 1 c
Dial & Fullerton—f 1 c
Edge & Rogers—f 1 c
Light E J—l
Murray A L—f
Palmer R B—l
Radcliff John—c
Ramsey E A—l
Saxton Guy—c
Steinhart L—l

## WAUSEON

WAUSEUN
Barber H A-l c o
Bloomer A S-f
Greiser & Som-f c
Greenough C F-f
Hahn U G-l c
Hammontree Wm-f
Hayward Geo-l
Hodges Chas-f c l
Metzler Solomon-l
Mosley H L-f c

# WELLINGTON Binehower Joe-f 1 c Goodwin R N-f 1 c Sage C & Co-f 1 c

WELLSTON Evans W L-f l c

## WELLSVILLE

Adams G W-f Arnold C R-f 1 e Hawley F M-f 1 McGregor Chas-f 1 Riley J W-f 1 c Wells F L-c

## WESTERVILLE

Fuller Bros—f
Majors S F—f
Ranck F M—f
Seeley D S & L—f l c
Stoughton R—l
Weinland J A—f

WILMINGTON Austin C W-1 Babb S M-f c

Burges C-l Cartwright I T-f Fristo George P-f c Fristo George P—f c
Huffman A—f
Mills F B—f c
Riley C B—l
Sandersop A M—f c
Sayres R S & Son—f c
Smith E D—l
Sturm R C—c
Thomas C S—f c
Walker W W—f c

## WOOSTER

Barrett John F—f
Flattery T L—l
Fullerton A W—f
Funck Daniel—f 1 c
Given P C—l
Howard Ned—l e
Jolliff & Flack—f 1
McClellan & Sanburn—f
Myers W C & Co—f c
Nicodemus W S—l
Van Nest—f c

## XENIA

XENIA

Barrows M F-1

Bloom Wendel-f

Fulton N A-f 1 c

Hypes S H-f

Kennedy T J-f

LeSourd & Co-f

Logan C F-c

Long Fred C-f 1 c

Lytle Robert-f

McGervey W H-f

Piper E H-1

Schlesinger S B-f 1 c

Whitmer & Hebble-f 1 c

Williams Mrs Susan-c

Wolf Miss Edna-1 Wolf Miss Edna-I

## YOUNGSTOWN

Andres Fred W-l Beard & Hoffmaster-f Broughton John—I
Broughton John—I
Burns Robert—I
Cantwell J—f
Cobb E W—I
Davis Sons John R—f 1 c

Deible & Son-l Ewing James C-Guthman Leo—I Hubler Abraham— Johnston D H—I Jones E J—f 1 Kieling Robt—f Kieling Nov. Lafters A Lamb Thomas & Co Liebman Alf-f I Liebman Louis-f I c Mattison C F-f McCracken L-f WcCracken L-f R Mattison C F-f
McCracken L-f
McElvey Wm B
Meagher M E-i
Miller Peter & Son-f 1 c
Moreman Edward-f c
Osborn & Brant-f 1 c
Pfau & Pfaunce-f 1
Rice, Haney & Medbury
-f 1 c
Roch & Keating-f c
Rudys & Johnston-f c
Ward S E-i c
Wilson & Co-f c

## ZANESVILLE

ZANESVILLE

Anderson J B—1
Atwell Bros—1
Bell W S—1 c
Domer W S—1
Evans T R—1
England Bros—6
Frazier Jesse—6
Frazier Jesse—6
Gray Howard—6 c
Gray Howard—6 c
Guthrie & Black—6
Guthrie & Beck—6
Guthrie W E—1 c
Hahn & Nant—1 l
Helmick W E—6
King & Sturges—6
McDonald Jno H—1
Miller Henry—1
Palmer Addison—f 1 c
Sharpe H A—1
Stanbery H R—6 c
Steiner John—6
Stewart Geo H—1
Varner & Earich—6
Wilson J B—1
Zinsmeister Fred—6

## OKLAHOMA

## ALVA

Burke J Y-1 c Carrico S T-f Cofield W H-f Dean W R-1 Foster John W-f 1 Johnson Joseph E-f 1 c McOsker S D-1 Queen Dr W H-1 Snoddy E S-f Woodson D S-c

## CHANDLER

Bateman Bros—f c
Cordell S A—f
Downey H C—f
Hoover & Kanaga—f
Hoyt E W—f c
Lincoln Abstract Co.
Rittenhouse G B—f
Tilghman Charles—f
Underwood J B—f

## **ELRENO**

Finch W J-f c Hereford, Sitler & March -f

## ENID

Borders Chas-f c Borders Chas—f c
Bradfield Frank
Clevinger J W—f
Drummond P I
Gannon & Goulding—f
Lee E R—f c
Lee W D—f c
Minton J D—f 1 c
Williams Thos
Wood C O—f c

#### **GUTHRIE**

Bronson Wm—f c
Dodson G H—f c
Green John—f
Green & Green—f
Houston V Y—f
Humphrey-Allen Co—l c
Lowe T J—l c
Walker W T—f
West M L—f c

## HENNESSEY

HENNESSEY
Bear & Westlake—f
Cockrell E B—f
Farmers & Merchants
Bank—f
Gilmore Geo E—f
Miller C H—f c
Miller & Stevens—f
Vylie C H—f c
Wylie R W—f

## MANGUIN

Beauchamp W H Jrflc r 1 C Graves & Wilson—f Mausur C M—f McCollister J O—f c Stepp & Pinkerton—f 1 Stewart & Stewart—f

## NORMAN

Himes E K-f Kingkade A Co-f 1 c Norman J F-f Render & Cralle-f c Roller & Frye-f Tate & Clement-f c

## OKLAHOMA CITY Braniff J A-f Carleton & MacCracken

-1 Utterback Carl-f c

## PAWNEE

Bushorr L N-f Chostun Chas-f Clark & Stewart-f Catlett A A-c Hale Jas-f Jacobs Walter-f Manning John-f c Maurer Miss Mollie—f Nield & Reid—f c Tucker W S—f

## PERRY

Dulaney J C-f 1 c Pinkerton E M-f Robbins M M-f c Tebbe E F-f c Tucker & Merry-f c Walker C I-f

## PONCA

Brodball H C R
McCandless G T
Moore W K-f
Peery E R & Co-f
Smith J Flem
Southan & Mavier
Waltz & Dick-f 1 c
Williams N L

#### POND CREEK

Bird, B W-f 1
Bird J W-f c
Ingersoll C S-f
Jarrett W A-l
McClellan J C-f c
Moore J W-c Moore J W-c Worrell & Asher-f c

## OKLA.—Con.

SHAWNEE

Blakney J O-f 1
Bownle L & Son-f 1
Brooks J W-f
Christner F W & Co-f 1
Stone F A-f
Watt & Cox-f 1

## STILLWATER

Donart J H-f c
Hodges W E-f
Keiser S W-f c
McClain & Hull-f
Melton C A-f
Munhall J E-f
Rogers C F-f
Sater J E-f
Swope & Co-f

## TECUMSEH

Dickerson E J-f Larsh S P-f Lewis A B-f

## WEATHERFORD

Harkins J T-f c
Jones T W & Co-f c
Kelley & Baird-f c
Lilly E A-f c

## WOODWARJ

DeLisle J M Morgan F E-f Patton L H-f

#### YUKON

Ellison E B-f Farmer A C-f Phillips D B-f

## OREGON

**ALBANY** 

ALBANY

Archibald O A-f
Cockerline H R-1
Curl L M-f
Gradwhel J-res B-f
Marshall Pres B-f
Marshall Pres B-f
Richardson I E-f
Senders M-f c
Sox C E-f
Steele S N & Co-f c
Stites T J-f
Weatherford A B-f
Westgate G A-f
Winn C B-f c
Wright G W-f

## ASHLAND

Billings G F-f 1 c Butler G S-f Carter E V-f Calkins & Calkins-f Calkins & Calkins—
Fox D F—f
Gillitte C H—f
Hughes E P—f
Patrick Elmer—l
Poley C M—f
Sherwin E C—f
Trefren G W—f 1 c

## ASTORIA

Allen A V—f
Astoria Abstract & Title
Co—f Co-f
Crus A R-f
Elmore Samuel & Co-f
Higgins C R-f
Osburn K-f
Robb W L-f
Sanborn Geo M-f
Sherman & Thing-f
Trenchard C J-f
Van Dusen & Co-f 1 e
Welch Jas W-f

BAKER CITY Booth H T-f 1 c Bowers W S-f Ferguson Jas F-f 1 c Foster Geo H & Co-f -flc Heilner S A-f
Hempel A G-f
Lack & Schmitz-f
Mellis F R-4
Moore F L-f
Schrift Blair T Scott Blair T-1

BAY CITY Hendricks H B-Kiger Geo W-f

CORVALLIS

Alexander A B—f Bryson E R—f Buchanan Wm—f Blackledge O J—f Crawford Emma—f Daly J D—f
Gibson R E—
Harris J H—
Hays S L—f
Jacobs M—f

Johnson Robt-Kline S L-f Moses V P-f Wells W A-f Wilson E E-f Wilson J H-f Woodcock M S-Woodson C E-f Yates J Fred-f Yates W E-f

#### DALLAS

Adams J C-f Brown A-f Collins J L-f Dalton E V-f Patton E V—f
Fenton H L—f
Hart J N—f
Hubbard C L—f
Stouffer D P—f
Williams R E—f
Woods I N—f

**EUGENE CITY** Brown W W-f Lancaster & Bushorr-f Meurer Miss Mollie-f

Meurer Miss Molin Manning John —f Nield & Reid—f c Patlor Joe—f c Redwin Wm—l Tucker M S—f

## HEPPNER

Blackman Henry—
Briggs L W—f 1 c
Brock Clyde—l
Cohn Phil—f
Freeland E L—f
Galloway M B—f
Patterson C C—f
Phelos Goo_f Phelps Geo-f Redfield C E-s Rhea G W-f Shipley J W-f

## HILLSBORO

Bagley H T-f
Bryan E J-f
Cornelius B P-f
Deiehman C E-f
Everitt Samuel-f
Greear J M-f
Long L A-f
Schulmerich & Son-f
Shute A C-f
Wall John-f
Wehrung W H-f
Willen I R-f Wehrung W | Wilkes J B-f

## INDEPENDENCE

Cooper J S-T
Hirschberg H-f
Hurley G A-f
Irvine C W-f
Kirkland J W-f
Kirkland P M-f
Stark J M-f
Wilson R-f
Wilson F S-f
Wipert L L-f

**JACKSONVILLJ** Colvig W M-1 Day S J-f

Nunan J-f Reames C L-1 c

LAGRANDE
Causey M L-f
Church W J-f
Grant W-mf
La Grande Investment
Co-f
Lewis H P-1
Miller Wm-f 1
Williams Broa-f Williams Bros-f

## LEBANON

Alexander & Kirkpatrick Brown W M—f
Garland S M—f
Peterson W C—f
Scroggin P M—l
Washburn S W—l
Young C H—f 1

## MARSHFIELD

MARSHFIELD
Bennett Swanton—f
Butler W J—l
Coke J S—f
Douglas W U—f 1
Flanagan James H—f 1
Hall John F—f
Kaufman I S—f
McKnight C F—f
Preuss J—f
Schetter O—f
Scaman A E—l
Sengstacken H—f 1
Upton J M—f

## McMINNVILLE

McMINNVILLE
Adams F S—f
Apperson E C—f
Ballanger J W—f
Conner R L—f c
Daniel & Son—f
Gortner M U—f 1
Hodge D A—f
Houser & Nott—f
Kingery W L—f
Laughery W J—f
Linden & Littlefield—f
Meloney H S—f
McPhillips A—f
Odell Albert—f
Peery A M—f Peery A M-f
Peery A M-f
Pugh J M-f
Rhodes B F-f
Rogers J O-f
Stout D-f
Warren W L-f

## MEDFORD

Engart J E-f Howard H H-f Lindley G R-f Palm C W-f Snell C P-f Stewart F M-f York W T-f

## NEWBERG

Butt C-f 1 Calkins S M-f Colcord J C-f

Hall L F-f Jackson D R-f Linville R B-f Moore C F—f
Moore C F—f
Newberg Land Co—
Parker & Pool—f
Pickett O M—f
Porter & Larkin—f
Wright J M—f

OREGON CITY

Bolled—f Charman T L—f Charman T L—f
Cheney—f
Chark J F—f
Cooper E H—f
Cooper E H—f
Cooper E H—f
Dimick G B—f
Dresser A S—f
Dye C H & Howard—f
Eby O D—f
Griffith F T—f
Harding G A—f
Humphrys John R—f
Keating J—f
Latomette C D & D C—f
Loder J W—f c
Lovett J P—f
Myer F J—f
Ryan T F—f
Williams C O T—f

## PENDLETON

Bentley J M-f Berkley N-f Bentley J M—f
Berkley N—f
Brownfield C W—f
Boyd E D—f c
Clopton F B—f 1 c
Dickson J R—f 1 c
Ell Joe—f 1
Ernhart W F—f
Guernsey & Faxon—f
Gwinn J H—l
Hailey John Jr—f
Knight A L—f
Livermore Lot—f
Lundell A W—I
Moorehouse & Hamilton
—f c Parkes J H—f Pleas Howard—f 1 Shoemaker F—1

**PORTLAND** 

PORTLAND
Adams W P-f
Andrews R V & Co-f
Bartels H F Co-f
Beebee Chas F Co-f
Beebee Chas F Co-f
Beededict R H-l
Berden W S Jr-f
Billings M-f
Billings M-f
Billings M-f
Billings M-f
Branch F M-f
Branch F M-f
Burke H R-l
Button H-l
Campbell W A-l
Campbell W A-l
Capron Albert J-l
Canimers W L-f
Clayton, King & Co-f
Clemens & O'Bryan-f
Cohen Benj I-f

Colton H G-l
Compton & Gibson-f
Cox R-e
Creagh J-l
Davenport Dixwell
Denholm Wm-f
Dooley F E-f
Dunlap J L-c
Everett & Co-f
Fray C L-l
Frank A S-f
Fries H W-f
Frost E C-l
Gerould P E-f
Gillepsy Sherwood-l
Goldman Wm-l
Good George-f
Good George-f
Habersham E & Co-f
Hackeney Frank-f
Hall E N & Co-f
Hart Frank E-f
Hart Frank E-f
Hart Frank E-f
Hart Frank C-f
Hartman, Thompson &
Powers-f
Hastings C W-l Powers—f
Hastings C W—l
Hatch Edward R—l
Hawley J H Co—f
Hawklurst C W—f Hewett Henry & Co-fic Hewett Henry & Co-fic Holbing D W & Co-fic Hunter F L-fic Jackson E S & Co-fic Jackson H R-fic Jackson H R-fic Jackson H R-fic Jackson H R-fic Jackson H R-fic Jackson H R-fic Jackson H R-fic Jackson H R-fic Jackson H R-fic Jackson H & Co-fic Jackson H & Co-fic Jackson J P & Co-fic Laidlaw Jas & Co-fic Jackson Jas & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H & Co-fic Jackson H Hewett Henry & Co-

Mathena J W-l
Mayer F J A-f
McAllis T H-l
McCargar C A-l
McCargar C A-l
McCargar C A-l
McCargar C A-l
McCargar C A-l
McCargar C A-l
McCargar C A-l
McCargar C A-l
McCargar C A-l
McCargar C A-l
McCargar C A-l
Moreland H L & Co-f
Morgan W L-l
Motter & Donnell-f
Newhall, Hall & Co-f
Nichols & Goldsmith-f
Noble H E-f
Nunn W H & Co-f
Oppenheimer J L-f
Palmer W D-l c
Parrish, Watkins & Co-l
Pease Lauren & Co-f
Pickering R H-l
Pittinger J M & Co-f
Ousckenbush E-f
Raymond W H-f
Reed J S-f
Rosenblatt Gus-f
Rosen Nicholas-f
Roses Nicholas-f
Rose S Co, J Thorburn Story Geo L-i
Stoy Sam B-i
Thomas G H-i
Thompson ME & Co-i
Thompson ME & Co-i
Thompson M E & Co-i
Thompson M I -i
Tildermann T J A-i
Van Fridagh P & Co
Von Etlinger A T-i
Wakefield, Fries & Co-i
Waterman C H-i
Wells Harvey-i
White E D & Co-i
White I L-i
Whitley N B-i
White J L & Co-i
Whitmer A W-i
Williams Geo-i
Williams Geo-i
Williams W A-i
Williams & Cowan
Wilson Arthur & Co.-i
Wood Jas McI-i
Woodward G & Co-i Ross Nicholas—f Ross & Co, J Thorburn -i Roundtree & Dramond-Russel & Blyth-f Samuel L-l Sargent E M & Co-f BLAIR T. SCOTT General Manager Washington Life Ins. Co.

For Oregon, Washing-ton and Idaho.

610-613 Chamber of Commerce

Sharkey Jno P & Co-f Sherman & Harmon-l Smith Mrs P C-f Stark E C-l Stinson F L-l

ROSEBURG Abraham Albert—f
Buchanan J A—f
Gellett B J—f
Givens Jno—f
Hamilton J D—f
Hamilton & Micelli—f Hamilton & Micelli-Krantz Junius-f London V C-f 1 c London Lee-f Marks Herman-f Rice Dexter-f Sheridan T R-f Shupe J H-f West D S-f Wright J W-f

SALEM Belle H S-f
Boise R P Jr-f
Cockerline H N-4
Derby & Willson-f
Ford T K-f
Gabriel C D & Son-f

Giesy A W-f Graham J G-f Hall & Downing-f Hathaway A L
Horgan E E-f
Jenks W T-f
Kirk L M-f 1 c
Liston W A-f
Martin C F-f
Martin E-r Meredith Frank—f
McCulloch Miss Angie—f
McOres W A—f
Morgan A H—f
Oliver J—l
Parkhurst Margaret—f c
Payne John M—f
Richardson W E & Co—f
Ryan R R & Co—f
Smith Homer H—f 1 c
Sroat Paul—l
Thielsen Henry B—f Meredith Frank-f Sroat Paul—1 Thielsen Henry B—f Thomas H A—f Waters F W—f Wiggins F A-f Wright J G & Co-f

THE DALLES Butts W H—f
Dufur D S—f c
Flynn Jas—f 1
Gibons R F—f
Gorman R J & Co—f
Hostetler & French—f
Hostetler & Goodwin—1
Hudson & Brownbill—f Hudson & Brownhill—f c Huntington Mrs J M—f Myers W S—f Schultz Chas—f Schenck & Beall—f Scufert Arthur—f
Wasco Warehouse Milling Co—f
Whealdon N—f c

WASCO Barnitt W M-f Brock V C-f McCay E O-f McDonald A S-f

## PENNSYLVANIA

ALLEGHENY Armstrong H W-f leckfield W J-f llackstone H B-l llackstone H B-1
llattner L-f
llattner L-f
lyron Edw-1
lollhopf C-f
lyer J M-f
mich Adam-f
ord Wm A-f
ord Wm A-f
lendricks John-l
ang E G-f
eonard T W-1
lunn C H-f
rth G C-f 1
earson & Kirschler-f
oott W L-f
lewart Geo-f cott W L-f:
ewart Geo-f:
cork A-l
aldschmidt Fred-f 1
adsworth W-f
ritershausen C F-f

ALLENTOWN ichman David S—f 1 c
igh A E—l
own Jesse R—l
own Ray S—f 1 c
lbertson & King—e
inningham Daniel—l
irle E M—l
kert Miles L—f c

Grubb Miss Laura P-f c Hecker & Rube-f c Hardner Geo H-f Hardner Geo H-I Hoats Miss Mary-f Hittle J J-f 1 c Jones W L & Son-f 1 c Kleckner Francis-f Kleckner Levi-f Kleckner Francis-f
Kleckner Levi-f
Klinger Martin-f
Koons Clement N-f 1 c
Kramlich Milton J-l
Kratz & Peters-l
Laros Chas F-f
Leisenring & Walker-f
Lerch Daniel-l
Mason Geo-l
Metzger Ralph-l
Miers W D-f c
Mohr W K-f 1 c
Pavey Chas-l
Ramsay J L-l
Richards Dr A N-l
Sepp John W-f
Stephen Lett-l c
Troxell N L C-f 1 c
Truchses Harry E-f
Weidner & Nagle-f 1 c
Wieder Chas F-f
Vingling H B & Son-f

ALTOONA

ALTOONA Akers & Decker-1 Brinkerhoff C E-1 c Clingerman Jno—f
Dively E L & Co—f
Craig James A
Forney E Z—f
Gusey & Son—f c
Hicks Wm B—f c
Irwin Woods B—l
Keesey M R—f e
Kerr & Barclay—f c
Logan T M—l
McCartney Jno—l
McMullen Celestine—f c
Morgan James—f c McMullen Celestine—f Morgan James—f c Markley W H—f Miller J A—l c Miller & Irwin—f c Miller Chas L—l Nicholson W L—f l c Parnall, Cowher & Co-Parnall, Cowher & C
f c
Rice W A—I
Scheeline I—f
Stinson R J—c
Sullivan J F & Co—f
Swanger P S & Co
Trout Thomas J—f c

**APOLLO** 

Gallaher J W-l Jamison A H-f McLaughlin R M-f McNight R B-l Schaffer T B-l

ARCHIBALD Burke F-1 Cummings W Dongher J J Moran T P—1 Philbin R—1
Ready G—1
Scriven Wm—1

ARDMORE MoCurdy J C-f

ARNOT Brewer Matt-1 Clarkson Curtis-1

ARNOT Brewer Matt—I
Gilbert H W—I
Hastings F B—I
Martin C—I
Marvin C L—I
Reese D—f 1 c

ASHLAND ASHLAND
Barron T F-f 1 c
Burkert C O-f
Daley J I-l
Daley W J-l
Garner John C-f 1
Garner Linn-f 1 c
Lessig Jacob-f c
Ryan James-f 1 c

## PA.—Con.

**ASHLEY** Fenner Geo L—f c
Jones Iago—f
McCarty E J—f
Schwab John—f l
Vincent Fred—f
Wells S E—l
Williams Thos C—f l c

## ATHENS

Brown L S-! Decker P E-f c Hull C T-f Tidd C W-f c

## AUDENRIED

Belferty John J—f Carsgo John—f McElwee John—f

## AUSTIN

AUSTIN

Clark C L—1

Edwards M—1 c

McAdams Z—c

Van Valkenberg

Wandall F J—1

Yarger E B—1 c

## AVOCA

Doran Jas—1
Kane Wm—1
Lower G W—f
McDermott J H—1
McDermott Patrick—1 McHale Thos—I Rowe Wm—I Ward J—I

## BANGOR

Ashburn S-1
Buzzard Elmer P-f
Cole S-1
Jones M H-1
Kichline T J-f
Kline H J-1
Linderman W H-1
Linnabury S-1
Long Augustis-1 Linnabury S—I
Long Augustis—I
Paff W A—I
Reagle W H—f
Speer Geo—I
Speer Peter A—f
Stocker R G—I

## BEAVER Anderson & Harper-

f 1 c
Bell D B-1
Clifton T A-1
Hurst A C-f c
Imprie R S-1 Purdum Geo-1 Reynolds Geo-1 Singleton E H-f Standley E M-f 1

## BEAVER FALLS

Beilman F Edward—f
Bricker W H—f
Galton W C—f
Kerr J L—l
Leyda A R—f
McCready Mrs Mary E —I Ohnsman J H—f
Ohnsman J H—f
Pangburn N H—f
Parks & Hanauer—l
Reeves & Merriman—f
Rouser J—f
Strock John D—f
Stone J P—f
Weston Mrs J—l

#### REDFORD

Amos & Enfield—f 1 Cessna Roy—l Daniels Dr A C—f 1

Gailey John W-f 1 c Horn & Stewart-f 1 c Hetrick Chas-f 1 c Moore Walter F & Cof 1 c Potts Prof C J—1 c Reed Jacob & Son—f 1 BELLEFONTE

# BELLEFONTE Burnside Wm-f Foster F K-f 1 c Goss S E-f 1 Harper J C-l Hoover Gramt-l f McCargar J S-l Miles Walker W-l Musser W H-f 1 c Rankin W B-f 1 c Weaver J C-l Woodring D W-f

BELLEVUE

# Bowman A M-1 Bulger L M-1 Gregory Chas E-2 BENNETT

Isensee Wm-f Neuf Geo-l Sample H E-f Shafer Robert-Young W A-f

BERWICK Beshline Gideon—f Clemens Geo—l Evans J L—f Evans J W—f 1 c Jacoby L S—f c McAnall & Co—f c Milt Freas—c Oliver Harry R—c Stevens Benj—l Thomas W—l

# BETHLEHEM

BETHLEHE,
Borhek M A-f
Faust Jas D-f 1 c
Fink Wm J-f c
Fink D S-f
Haus Frank J-f
Hess Geo K-f
Lilly W S-l f
Leibert R W-f
Leibert R W-f
Cott R J & Son-f
Wolle Robt-f 1 c

# BIRDSBORO

Bishop Z H—f Cross T Frank Mohr Raymond—f Yocum G M—f

## BLAIRSVILLE

Beaty B-f 1 Cunningham gins-f Graff E-f Lewis E E-f æ Wig-Piper Lewis—! Wineman S G—f 1 c

# BLOOMSBURGH

BLOOMSBURGH
Brooke W H—I
Butler R C—I
Campbell D W—c
Eyer F P—c
Hunt Geo B—I
Lutz M P & Son—f 1 c
Maize J H—f 1 e
McKelvy C Watson—f 1c
Peacock S F—f 1 e
Vandersclice R F—I
Vannatta Miss Sade—f
Winder C H—I

BUTLER Abrams & Dale—f 1 c Christley L E—f

**BLOSSBURG** Gilbert H W-1 Kellar—f Marvin C L-1 Reed D-f 1 c Reed D-f 1 c
Reese D M-f 1
Richell G H-l
Smith A L-f 1 c

## BOSTON Douglass W L-f 1 c

BRADDOCK BRADDOCK
Burd E M—1
Clifford J M—f
Harvey & Stroud—f
Holland W A—f
Kinsey A E—1
McAnulty R M—f c
McCune J T—f
Mills J K—f
Nugent E F—f
Oskin Wm—f
Rinard & Stewart—f c
Sexton E G—l
Stroup D W—f 1 c
Stokes C A—f 1 c

# BRADFORD

Bauer Robert-f 1 c Brown A F
Butterfield W C
Carlson G J—l
Costello T E—f l c
Dorr Ermina C—l Edgett & Edgett-f Kennedy C H-f Paton & Wheeler-f 1 c Slocum Frank- 1 c

## BRIDGEPORT Thomas Benj- f c

BRISTOL Archer James
Booz Wm H—f
Bromley Jesse
Brown Edward Brown Edward—1
Bunting John—1
Gilkeson Franklin—f 1 c
Griffin John—1
Hellyer Maurice—1
Laing William C—f
Laing William E—f
Leigh Edward L—1
Lovett J C—1
Maule John—f 1
Moffitt Thomas F—1
Nilms Lewis—1
Phipps George S—1
Scott Chas E—1
Smith William—1 Smith William-1 Sinelsford Thomas—I Stuckert Frederick—f Stuckert John C—f c Taylor David O—f Wright Charles—I BROOKVILLE

# BROOKVILLE Brown Bros—f 1 c Brown John F & G E—1 Butler M E—1 Galbraith T B—f 1 e Hamilton J K—f 1 Lucas & Henry—f 1 c Pinney N G—f Reed John T—f 1 c Scott J A—f 1 c Shaffer W J—f 1 c Stewart J B—1

BROWNSVILLE

# Lenhart Son Geo W-Snowden & Robbins-f 1

Dodds T J-!
Douglass C H-!
Evans Walter-f 1 c
Hart Amos D-f
Hazlett & McCullough-f
McJunkin L S & Cofic
McGaffic—I c
Miller Wm H—fic
Sutton D H—f c
Vogeley T S—fic
Walker & McElvain—fi

## CALIFORNIA

Baker & Jackman—i c Craven Frank—i Mitchell & Myers—i I Underwood T J—i

## CANTON

Bullock C E-f Cleveland E J-f 1 c Krise G F-f 1 c

CARBONDALE Baker W R-f c
Bridgett John-f
Couch Insurrance Agency
-f 1 c
Gardner M A-f 1
Haggerty M-1
Jones J Russell-1 Lathrope Ins. Agencyflc
O'Hearn J—fc
O'Malley J—l
Shannon J B—l
Williams & Likely—flc

## CARLISLE

CARLISLE
Bashore Geo K—I
Benson Cyrus—1
Bratton John B—1
Boate John—1
Cornman W N—f
Crider W H—f
Dimm C H—I
Eckels Jas W—f
Eckels John C—f
Eckels John—f
Harris John—f
Hoffer F H—I e
Humrich Chas F—f Harris John—f
Hoffer F H—l c
Humrich Chas F—f l c
Keeny J M—f l c
Keeny Chas D—l c
Kistler Jno—l
Liggett Clarence M—f
Lindsey E D—l c
Lindsey Herman—l
Logan W B—f
Miller W S—f l
Rice K E—l
Sellers B F Jr—l
Schearer R E—f c
Shepter W H—l c
Smith J U—f l c
Sollenberger Geo A—f l Smith J U-f 1 c
Sollenberger Geo A-f 1
Stock McCommon-f c
Vankirk J H-I
Ward H A-I
White Irwin J-I
Yates Allen W-I c
Yeats Elmer-I

## CARNEGIE

CARNEGI
Allinson T W-1
Aston E S-1
Black F K-1
Bittner H M-f
Fife J B-f
Gill J-1
Hutchison T-!
McBride HughMcMillan A WOswald Ende-f
Portman Edw-f Portman Edw-f Reitze G-l Sessong Wm-f Schilling H-l

handrewsmith H J-1 Valter W H-f /eaver J H-1

## CATASAUQUA

llick & Co-f
ones Thomas-f
loons E C-f 1 c
loons A A-l
loons A F & Son-f 1 c
llrich A N-f

## **CATAWISSA**

dams W F-1 erger Jno T-1 ortner John B-f uil J A-1 harpless Geo H-f

## CHAMBERSBURG

ender Horace—f lechert J H—l leckert J L—l 'oust Ellis E—f c iillan Arthur W—f iehr D O—f Iorner W S—f lorner W S—f
laulman & Harbaugh—f
luber Samuel F—f
leefer Wm R—f c
dcNulty B Howard—
f 1 c
lighter W S—f i 1 C licklas W O-f )rr C M-f 1 c )rr Frank-l c 'cters & Heintzelmanice John Dharpe John—f
peer David—f
trite J A—f

## CHARLEROI

CHARLEROI
handler C H-f
lickinger L P-f
odissart & Tylansky-f
lelper IP
lott & Schuyler-f 1 c
lcCloskey & Co-f
ewton Geo-f 1 c
/illiamson T D-f
ollner B A-f c

## CHESTER

CHESTER
ochran & Co-f
ochran J E Jr-f
rush Wm-l
ough R W & Co-f
ray Annie Rulon-f
arvey George-f
hnson Jesse N-f
arkin C C-f
ees Thomas
IcGahey C N-l
lettler Franklin L-l
firkil John H
Iorlock John-l
'almer Charles-f
cott Alexander L-l
impkins Edward-l impkins Edward-1 impkins Edward—i
mith's General Agency
mith Lewis J—f
weeney & Clyde—f c
aylor Wm—f 1 c
emple J H—f
/itsil Horace—f

## CLARION

rown John F-1 collner W F & Sonsollner f l c rampton B H-1 ockman & Laughlin aufman M M & Lf 1 c

CLAYSVILLE Gibson W B-f 1 Irwin D K-f 1 McLain J R & Co-f

## CLEARFIELD

Albert J S-1
Barclay John C-1 c
Bruner M M-1
Harris Frank G-1 c
Helmbold & Stewart-Hooven T-1 Major Charles-1 Parnell, Cowper & Co-Schurig Fred—l Showers J S—f Stephens Walter—l

# COATESVILLE

Gordon Wm T-1 Martindale C P-f 1 c Rambo Moses-i c

## COLUMBIA

Allison George M—f Bruner Alfred—f Fondersmith H A-f
Getz E K-l
Gwyn W G-l
Kauffman C C-f I c
Kilgore C M-l
McBride J B-l
Miller Daniel L-l
Shuman M S-f
Smith M J-l
Sneath Jacob-f
Stauffer B F-f
Tripple J A-l
Yinger J T & Son-l
Young L S-l
Ziegler Mary-f Fondersmith H A-f

## CONNELLSVILLE

Cavender J M—I Crow H A—f 1 c Dom & Co—f 1 e Fuehrer Geo—I Gallagher J—I Fuehrer Geo...|
Gallagher J...|
Goldsmith Henry...|
Goldsmith Henry...|
Fendleton & Reid...|
Fendleton & I c
Pendleton & F...|
Shaw J C...|
Spear H S...|
Fendleton & G...|
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#### CONSHOHOCKEN

Eddleman Enoch—I
Evans Howard—I
Gilbert D H—I
Harrison Frank—I
Harvey Michael—I
Heywood H B & Bro
—i c
Jones Amos—I
Longacre Wm H—I
Meyers John J—f c
Meyers Wm F—I
O'Brien C—I
O'tlip E O—I
Robinson Matthew Jr
Schlichter J W—I
Tracey H M—f Eddleman Enoch-l

## CORAOPOLIS

Lashell G A
McCabe J M
Neeley Geo S—
Nesbit F R—f 1

## CORRY

Auer Harry—f 1 c
Rulger W J—1
Coyle M F—1 c
Davis J B & Son—f 1 c
Marsh W Ed—f
Monroe C S—1
Nantes G A—f
Palmer R H—f 1 c

Postlethwait Wm-f 1 c Powell C R-f Thompson F L E-1

#### COUDERSPORT

App M L—1
Collins & Elliott—f 1 c
Mann Arthur B—f 1 c
Potter M J—1
Smith E W—1
Stevens E C—f 1 c

## DANVILLE

Alen H H-! Ammerman W H & Co —fc Cook Millard F—l Derr Frank C—l f Edmonson George D—fl Farnsworth John W fic McClure Wm L-1
McCoy S A-1 c
Miles, Peifer & Cofic Sidler W L-1
Vincent Henry-fic
Williams D R-fic

## DARBY

Bunting W S-f Hilbert W J-f Patchel G S-f Swope & Son-f Yarnall W D & Co-f

# **DERRY STATION**

Dook J M-f Nicholson C E-1 Sturner S B-1 Utts Warner-f

DICKSON CITY McPherson Matthew-f 1

## DOWNINGTOWN

Carpenter J T—f
Connell John—f
Eachus Thomas—f
Edge J P—f
Griffith & Wollerton—f
Johnson Jos H—f
Ryan W P—l

## DOYLESTOWN

DOYLESTOWN
Bean H J-f
Clayton Harry-f c
Grim Webster-f
Harris Henry O-f
James Henry A-f
James Henry M-l
James Wynne-f
Kelly Wm F Jr-f
Mason Wm-l
Metlar Geo W-f
Metzgar Frederick C-l
Meyers Charles-f
Nightingale C R-f 1
Potter H B Jr-f
Wall Willis-f

## DU BOIS

DU BOIS
Brown G W—f
Bowersox J A—f
Cairns Ed—l
Campbell Geo B—f c
Dock W F—l
Dunn John L—l
Gallagher C V—l
Hatten Walter—f l c
Heckman G C—l
Hoover J A—f
Long J E—l
Nelson H B—l c
Schurip F F—l
Seyler J K & Co—f c
Sheffer Bros—f c
Tozier Geo W—f l c
Vosburg E Fred—f l c

Wischmeyer W A-l Woodering Gideon-c Young W L-l

## DUNCANNON

Kline M E-f 1 c Noss George B-f Pennell George-f Pennell Harry-f Rife Daniel-f Swartz Hon Wm R-l

## DUNMORE

Boland T E-f Wahlers August-f

## DUQUESNE

Black Howard L-f Conlin M G-f
Conlin M G-f
Faidley E P-f
Gerdts F & Co-f c
Goldstrohm Chas F-f
Pitts Arthur B-f
Watson Harry T-f

## EASTON

EASTON

Brunner John-1 c

Buckley H T & Co-f

Conover William H-1

Deichman A S-f

Downs J S-f 1 c

Francisco W-f

Hackett & Chidsey-f

Kichline Geo F-f 1 c

Kolb Reuben-f 1 c

Latta J W-1

Lawall E S-f c

McKeen H-f

Oldt Charles F-1

Painter S-1 Old Charles F-1
Painter S-1
Pelletier P H-1
Shawde E H-f 1 c
Tonkin W-1
Weller G W-f 1
Werkheiser M-1
White W L-1

## EDWARDSVILLE Thomas Wm R-f Williams Fred-f

ELLWOOD CITY Haines John F-f Liebendorfer H F-f Phillips E H-f 1 c Shultz W W-f c

## **EMPORIUM**

Bardwell E O-1 Grant Allen-f Hackenberg Wm-f c Judd F G-f 1 c Leet F D-f

## **EPHRATA**

Ammon C G-1 Engle F E-1 Erb S B-f Fry John M-1 Herchelroth H W-1 Herchelroth H
Lefever D B-f
Paul W E-1
Seltzer W K-f
Strohl J A-1
Tobias J K-f
Weaver S L-f

## ERIE

ERIE
Allen W N-1
Barger Geo E-f 1 c
Baumbach Chas H-1
Baumbach Geo-1
Brown J F-1
Brundage W M-f 1 c
Clemens C H-1
Coates J W-1
Danilson A F-1
Dench C R-f 1
Doerr A I-f

PA.—Erie, Con. Downing J F-f
Downing & Flickinger-Downing J R—f
Downing & Flickinger—file
Foster J B—I
Gaggin R F—f
Gebhardt Gus J—f
Halleck J K—I
Hamburger John—f
Harper D W—l c
Harper W W & Son—l c
Hasham A E—l
Hayes C B—f
Hemphill T M—f I c
Hill Homer M—file
Leslie H J
Lowry F E—f c
McConnell W H—I
McDougall J A—I
McKnight S G—f
Mosher W K—I
O'Leary J M—I
Roberts M B—I c
Sawdy G N—I
Sawdy G N—I
Sawdy G N—I
Sawdy E D—I f c
Sawdy G N—I
Schlaudecker C F—I
Schlaudecker C F—I
Schlaudecker C S—i
Schlaudecker C S—i
Schlaudecker F S—i
Sobel I—I
Sternberg R H—I
Sternberg R H—I
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Sternberg R H—I
Sternberg R H—I Sternberg R H-l Steubgen E A-f Turnbull R W-l Uhler Fred B-1

# L. J. VAN ANDEN & CO.

INSURANCE L. J. Van Anden E. L. Wadsworth

OFFICE Rooms 200 & 201 Downing Bidg.

Wells John L-f Williams G R-1 Wood F E-c Young S M-f c

ETNA

Henderson C C-f c Ochse Henry & Son-f Patterson E A-f Smith W J-f

**EVERETT** Barndollar M D-f 1 c Richey Geo W-f Bown E E-f

FORD CITY Ivory A L & Sons-f 1 c

FOREST CITY

Ackerman J A-f 1 Brown H N-f Gagie D W-1 Gelder F T-f Matteson G W-1 Pecha J-1

FRANKFORD Wright Joseph-f 1 c

## FRANKLIN

Barr Erank—I l c
Findlay & Fleming—f l c
Fry G B & Co—f l c
Galbraith Chas—f c
Hartman & Smith
Hays C Y—l c
Lord G B—l
Mitchell & Evans—f l c

Carr John M-1 Donmoyer W R-1

Hayes Mrs John D-f All of John I is a superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superstraint of the superst

FREEPORT Findley & Taylor-f l c

GALETON Martin R T & H D-1

GALLITZEN

Bracken John P-1 McCloskey Leo-1 Reiley Thomas P-Smith Joseph-1

## **GETTYSBURG**

Currens R H-1 Grenoble I J-f Picking H C-f I c Schick J L-f Stallsmith J Frank & Co

Starliper E S-1 Winter Martin-f,1 c

GIRARDVILLE

Arnold Albert—f 1 c
Butler T J—l
Carey A J—l
Durkin Jas—l
Granger Chas—f 1 c
Johnson H B—l f
Kissinger Elias—f
Lally T J—l
Lewis W W—l Lewis W W—I
Murphy T J—I
Selgrade John Jr—I
Weller Henry—f 1 c

GLASSPORT Battanley Jas C Coursin F H-f

Pitts Jas H-f

GREENCASTLE Brendle L D Jr-f 1
Davison W R-f 1
Heilman Geo M-l
Light J H-f 1
Patton W J-f

## GREENSBURGH

GREENSBURGH
Blose Benj—1
Church Wm—1
Clark Jno E—f
Good & Co—f
Greensburg Realty Co—f
Griffith C C—f
McKelvey Chas—1
McWilliams & Wirsing-f
Menocker Frank—1
Naley & McConnell—1
Plitcher William—1
Potts & Remaley—f
Rose & Gay—f
Sarver Geo S—f
Vance Glen—1

## **GREENVILLE**

Bacher Jno-f c
Beatty C R-l
Beil W H-f
Bond M M-f 1 c
Burnett L A-f 1 c
Burnett Cannon S G-l
Downs S-f Hoomer H C-f Kane & Rowley-Miller Prof S H-Packard L A-l

Pettit J M—f Reiss T—l c Smith John S—l c Taylor J W—l

HAMBURGH Dreibelbis M M-f l Hoffman Sol K-f Levan Jackson-f Luburg A F-f l c Miller J Ed-f Nies R B-f Raubenhold W M-f

HANOVER

Bair G Milton-1 c
Bastian S T-f
Bishop Edwin-1
Brough John-f
Fisher J W-f
Myers & Wirt-f 1 c
Townsend E E-l
Trimmer E A-f

## HARRISBURG.

HARRISBURG

Adler Charles—f 1 c
Andrews W P—l
Balsbaugh H W—l
Balsbaugh H W—l
Balsbaugh H W—l
Bishop W O—f c
Booser J B—f
Buehler H B—f c
Bushnell W H—l
Carl Robt A—f
Carl Robt A—f
Caveny S B—f 1
Craddock C W P—l
Dare E O & Son—f c
Daniell J F—l
Eby B F—f
Eckenrode John W—l
Etter George E—f
Freeburn E McC—f
Freeburn H H—f
German J W—l
Gipple J E—f
Hammond & Bailey—f 1
Heisler M I—f
Balsey M I—f Hammond & Bailey—flc Heisler M L—fc Leib Frank R & Son—fc Liesmann F W & Son Marshall J A-l Monaghan James-Morrison J R-l Musser J H-f Nicholas J B-f Oates W Oates W
Orcutt C H-f
Orr Harry B-f
Orth Henry C-f c
Page & Zerbe-f
Parthemore & Quigley Rankin E B & Co-f
Roberts Edward G-f
Roberts Edward G-f
Roberts Edward G-f
Robrer J F & Son-f
Rettew Chas V-f
Schick W K-l
Schick W K-l
Schaffner R Frank-f
Shaffner R Frank-f
Shaffner R Frank-f
Swartz R H-f
Swengel A W-f
Wickersham M S-f

## HAZELTON

Swengel A W-f 1 Wickersham M S-

HAZELTON
Breihoff Peter & Son-f1
Benner Ezra A-f
Creegan J H-1
Fallon Peter-f
Heideneich Bros-f 1
Hill C F & Son-f1 c
Hutchison H-f
Jacobs John-f1
Jones Joseph H-f
Lahm Jacob H-f
Long M-f c
McAllister A T-f 1

Mans Chas—i Mans H W—f Marsden T W—l Mulhall John J—f Schutter John & Son—f l Stull Louis—f l
Taylor S D—f l c
Taylor & Clark—f
Whittaker T J—f

HOLLIDAYSBURGH Cliber J W-f 1 c Dipner T E-c McFadden H A-f 1 c Smith Wiman A-l c Snyder J M-f

HOMESTRAD
Baldwin F E—f
Beedle Bros—f
Bullock W S—f c
Espy S A—f
Giles Geo W—f 1 c
Hamnett T Les—f c
Hill John F—f
Hollingshead & Gilliland
—f Homestead Realty Co-i Coops & Blackley—for Jones & Mort—for I Kuhn A J—for I control Kuhn A J—for I control Kuhn James—for McClure D R—local McClure M L—for Maloney John—local Mulhear Thos—local Rattigan & Cox—for I Rattigan & Cox—for I control I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhnes & Cox—for I control Kuhn

HONESDALE HONESDALE
Baker W W-1
Farnham F C-f
Kraft & Couger-f 1
Lowery R W-1
Naylor John-1
O'Neill C B-f
Robinson J B-f 1 c
Schenck W P-f
Stone W H-f
Welch J N-f c

Rattigan & Cox-f c Shoemaker D W-f c

HOUTZDALE Boulton Harry—f Clark P F—l McGrath John B—f McKinney Jere—l Peterson J O—e Rodgers J P—l

HUNTINGDON Brumbaugh J K—I Focht W G—I Jackson J C—f e Johnston Samuel—I

Johnston Samuel—I
Kevote Chas—I
Miller RA—I
Miller Louis J—I c
Orbison R A—f
Phillips Charles—I
Port J Clyde—f c
Staffner Martin L &
Son—f c
Simpson J R & W B—f
Tauber A C—I c
Wilson A P—I
Woods George—f
Woods James S—f c

INDIANA Altsman H J-I Cameron John G-I Cameron John G-f
Gilbert Bros-l c
Guthrie S W-l
Marshall G M-f l
Stevens Giles L-l
Thompson Mrs M M-f c
Thompson D Elmer-l
Watt J M-l
Welch Rev I M-l
Wilson Willis-c **IRWIN** 

Bilhimer C F-f 1 Datz Chas H-f Datz Chas H—{
Flowers John H—f
Fredrick John C—f
Howill Jas O—f c
Long Ed—l
Runt John—f
Welty I B—l c

**JEANNETTE** 

Best John—f c
Bethune A L—f c
Caldwell B W—f c
Cribbs James C—f l c
Curry E C & Sons—f l c
Kelley Morris—f l c

**JENKINTOWN** 

Argue A K-1 1 Carpenter W-1 Coates G W-1 Coates G W-Dern C H-1 Fell H S-1 Hulshizer A J Hunter J W—I Kirk Edwin—I Lutz R A—I Mather C—I Robinson Harry-Trank Jos G-f Yorke T H-l

**JERMYN** 

JERMYN
Allan James—1
Buckingham Geo—1
Cahany John—1
Cox John J—c
Dunn Geo S—f
Hill D Wm—1
Keifer Herman P—f
Mullally Patrick—1
Robinson Thos O—f
Stocker Frank R—f
Williams Job—1
Winter C D—f

JERSEY SHORE

Howell M T-f 1 Martin James-f Selts & Messerly Staver M L-f 1 c

**JOHNSONBURG** 

Hoagland Geo S-1 c O'Donnel & Smith-f 1 c Secrist Wm I-f 1 c

**JOHNSTOWN** 

Baumer Herman-f c
Benford Harry H-f 1 c
Carter Jno W-l
Cauffiel Joseph-f
Comer & Co-f
Cox Mrs Iane-f
Crofford Dan'l-f 1 c
Darby & Messenger-f
Felt E T-l
Gaffney Wm-l c Party & messenger—I
Felt E T—I
Gaffney Wm—I c
Heilman J A—I
Kyle D G—I
Mardis J S—I c
McClune S J—f
McKee J N & Co—f
Millspaw Geo W—f c
Ogle & Walten—f c
Ream & Stull—f c
Roberts I E—f
Statler Chas H—f
Swengle W W—I c
Tittle Jno S—f 1 c
Woodring H R & Co—f c

KANE Halliwell G W-l

KITTANING Arnold H A-f 1 c Aye Augustus-f 1 c Burns George—f 1 c Dodson E E—1 Doverspike Geo W—f 1 Fox & Stone—f 1 c Gates & Pollock—f 1 c Hilliard Jesse—1 Painter Bros—f 1 c Putney H E—f 1 c Snyder W L—l

KNOXVILLE

Ashton H A-f Colegrove H W-1 Doane Fay C-f c Hitchcock A B-f 1 c

LANCASTER

Atkins Frank J-Bausman J A-f
Bausman S D-f
Bausman S D-f
Berneman H R-f
1 c
Diffenbaugh & GroffEaby Joel S-f
C
Eckenrode & Myes
f
1 c ⊸fc —flc Myers f 1 c
France I—I
France I—I
Harnish Thomas J—I
Herr Allen A—f c
Herr I H & Bro—f 1 c
Kaufiman R John—I
Landis & Hambright—f
Metzler John H—i
Ostermayer J H—f
Peoples John B—I
Raub I Galen P—I
Reynolds George N—I
Rich Howard R—I
Rife & Prangley—f c
Widmyer & Landis—f

LANSDALE

Addison C R-f
Beidleo H H-f 1
Drake A R-f c
Fretz H M-c
Johnson A D-f
Miller Chas H-f 1 c
Schultz Daniel S-f
Swartley J C-f Swartley J C-f Zimmerman J E-f l

LANSDOWNE Chandler Jno W-f Freeborn Wm P-f

LANSFORD Boyle John R-f Lauer John E-f 1 Scott E E-f Scott L C-f West D C-f

LATROBE LATROBE
Albert C C-f 1 e
Butterbaugh & Flohr-f
Freeble J L-f 1 c
Harris H E-l c
Houston J-f 1
Hughes J T-f 1 c
Lohr R G & C H-f
Lightcap & Hays-f 1
McBride James-f
Miller S H-f 1 e
Pothoff Henry-f
Saxman A G-l e
Toner & Chambers-f c
Weaver & Young-f 1 c

LEBANON

LEBANON
Atkins Harry T-1
Beck C N-1
Bents S H-1 f e
Grumbein Harry W-1
Hauer Peter-f
Henry W-1
Karmany D M-f
Krause Joseph-f 1 e
Lehman Frank H-f
Light John-f
Maguire J W-f 1 e
Marotte C A-1

Miller J H-f 1 c
Mish John W-l
Nitrauer & Hartman-f c
Rife C M-l
Shindel Jay M-f 1 c
Smith G B-l f
Spangler M P-f 1 c
White E-l
Wills J E-f 1 c

LEECHBURG

Elwood T J-f Morris Clarence O-f i c Rowe E H-f Trout Judson-l Van Giesen T J-f Wray H H-f

**LEHIGHTON** 

LEHIGHTON

Arner J F-f
Ash Wm E-f
Dreibelbies Ambrose-f
Fritzinger J M-f l c
Gray Geo E-f
Hauk C A-f
Keller John-l
Kennel H B-f l
Miller L S-l
Seaboldt J & H-f l c
Zern E G-f l

LEWISBURGH

Follmer W R-f
Getz D H-f
Halfpenny T EMcGaw Robert-l
Smeed William-l
Walls W C-f
Wolfe C J-f

LEWISTON

Aikens H W-f 1
Brisbin S J-f
Orr Allen A-f 1 c
Parker J J-l c
Settle W S-f
Wren & Eckbert-f 1 c
Zerbe C A-f 1 c

LITTLESTOWN Crouse W F-f c Smucker Abia-f 1 c Yount Wm-f

LOCK HAVEN LOCK HAVEN
Culp G E-f 1 c
Gearhart & Co-f 1 c
Gearhart & Bentley-1
Good D F-f
Heck L G-1
Horner E L-f
Logue A E-1 c
McCormick A W-f 1 c
Saterlee H S-1 c
Saterlee & Shaffer-f c
Shaffer Geo P-f c
Sloan H C-1
Smith J C-f c

LUZERNE Johnson H C-l Parry Wm J-f

LYKENS Garman Jonas—f c Long A C—f Lebo Edw—f Voss F H—l Zarker C A—l

MAHANOY CITY

Ball Enos J—f e
Davis John T—f e
Drumm Charles—f
Heiser R L—f e
Gallagher James—l
Lawler John—l
Llewellyn G—l
Reing C P—f c
Schuermen H—c Schuerman H-

MANAYUNK Hargreaves J L-1 Hoaby Wm-1

MANHEIM

Hannaker A G-f Strok J R-f 1 c

MANSFIELD

Campbell Ed—l Channell Leon S—f c Hoard J S & H R—f l c Husted & Allen—l Peck-l

**MARIETTA** 

Brandt J L—f
Cameron Simon B—f c
Crull John—f
Rich Henry S—f 1 c
Sultzbach Joseph G—l

MAUCH CHUNK Arndt J M-f 1 c Barber L H-f c Boyle J A-f Craig & Loose-f

Leiseuring L F-Pursell D E-f 1

MAYFIELD

Buckingham George—I Daley Patrick—I Duffy P H—I Dunn George—f McCarty M L—I O'Hearn Jeremiah—f

McADOO

Dailey E J—f Gallagher John F—l Garrahan Joseph H—f 1 Jones David B Kelly T A-f Riley Peter-1

McDONALD

Campbell G S-f Madgwick Wm-Gilbert Geo C-l

McKEESPORT

McKEESPORT
Blair T J-f c
Campbell A B-f e
Coleman Bros-f l c
Cunningham W H-f c
Dahlstrom C F & Co-f
DeLong & Carlson-f
Devenney J-f
Donovan & Ekin-f e
Gardner T D-f l c
German William J-f l c
Harrison F G-f l c
Hartman Henry-f l
Herwick G B-f c
Hopkins G E-c
Koch Peter-f Koch Peter—f Lysle Geo H—f Mansfield W D & Co f c
McCleary Geo M-f c
Myers Harry—f
Repper W D—c
Scott Wm D—l
Shaw C N—f
Sieber W—f
Stewart John W—f
Trich & Stone—f

McKEES ROCKS

Barr C A-f Barr Chas I-Barr Chas I—f
Bryant James—f
Carter C I—f
Carter Chas A—
Davis Geo S CoElliott J C—f
Engel Chas F—f
Johnston R C—f

## PA.—Con. MEADVILLE

Adams Mrs R C-f Collins Frank L-f l Culbertson J H-f l c Dake Frank-c Dake Frank—c
Dilley Elmer—f
Everett F V—l
Eving Thomas—l
Gelvin W W—f c
Gelvin & West—f
Kepler James—f
Lauderbaugh L H—f
Leberman Arthur V—l
Leberman L A & Son—f
f 1 c f 1 c
O'Daniels J F—1
Phillips Geo—f 1 c
Rose & Stolz—f 1 c
See Cyrus—1 c
Thompson Wm A—f c
Trace S L—f

## MECHANICSBURG

MECHANICSBORG
Asper Jessie-f
Burtnett W H-l
Gardner E C-f
Lloyd W B-f
Mohler H S-f c
Orris T D-f c
Raffensberger J D-l
Richwine A Grant-f 1 e
Saxton J O-f 1
Swartz A H-f

MEDIA Corlies Wm H-f Green G Leiper-f Hickling W-l Reynolds J T-f Rhodes F B-f

## MERCER

Bell John W—l c Defrance Powell—l Law C J—f McKay G H—l c McKay G H—l c Orr Robert—f l c

MEYERSDALE Black J H-1 c Cook Wm B & Son-f c Lichty E M-1

# MIDDLETOWN

Hoffman H C-f
'Hutchinson C H-f
McNeal H B-f l c
Rambler L C-f
Yetter S L-f l c

MILLERSBURG

Bowman S S-f Rowe J H & Sons-f c Woodside R E-f! c

## MILTON

Bruce Clinger—f c Compton W E—f 1 c Davis & Heinen—f 1 c Galbraith W B & Sonflc Gauger Horace—l Hastings & Hastingsflc Marsh C N-f c
Reber F M-f l c
Reber John-f c
Ringler H-f l c
Shearer J O-f l c
Smith D W-l

MINERSVILLE Steel Chas E-f

MINOKA Mulkerin P J-1 O'Malley John B-f MONESSEN

Bumer Frank—f l c
Frye E M—f l c
Loeb Simon F—f l c
Luce & Pore—f l c
Monessen Real Estate Co-f Steen & Dills-f 1 c

MONONGAHELA

Budd Thomas—I Farnsworth C M—I Hamilton T A—f Warne M S—f Williams R & Son—f 1

MONTROSE

Beardsley Joseph R-flc Lathrope & Titsworth-f

MOUNT CARMEL Bergstretsser S E-f Goldsmith Isaac-f Kauffman J B-f 1 c Kehler H W-f Sheufer Joseph H-l Vought P A-f

MOUNT JOY Ricker F A-f 1 c Zeller C H-f 1 c

MT. OLIVER Saitz John F-f Theobold Peter-f

MT PLEASANT Edwards David—I Kalp W A—f c McWilliams & Beltz—f c Morrison W F—f I c Stevenson Bros—f c

MYERSTOWN

Gockley H S-f
Kreitzer Andrew-i e
Moyer J J-l
Noil W J-l
Woolison W-f e
Welker W C-l c

NANTICOKE

Alexander E N-f 1
Barrall Chas-1
Brader J C-f
Brobst C F-f
Fargo C S-f 1 c
Griffiths David-f
Jayne Wm J-l
Knoll Geo T-f

NATRONA

Findlay & Taylor—f 1 c Lehman F—f Travis & Co-f

NAZARETH

Clewell Harry E-f l c Cope Geo W-1 Clewell Harry E
Cope Geo W—I
Huth Frank—f I
Lerch C L—I
Maus J J—f
Roth J J—l
Seyfried C—l
Stocker H W—l
Weil T O—l c

NEW BRIGHTON Barker Fred G-f Bradshaw Chas W-f Edgar John P-f McPherson Geo R-f Thomas E H-f Wilson William W-f

**NEWCASTLE** Bechter W G-Buchanan L M-

Callahan S James—1
Clark W D—f c
Connelly E F—f
Cubbison W W—f
Dougherty W T—f
Du Shane Clare P—f c
English R C—l c
Falls T W—l
Greer J—f
Harrington W T—l
Haus Chas W—f c
Hill Chas—l
Hover & Hover—f Haus Chas W-t c
Hill Chas-1
Hover & Hover-f
Kelley T J-f
Knox & Morehead-f c
Keast J W-1
McCready C A-f
McCracken S A-f
Miller G W & Son-f c
New Castle R E Co-f
Phillips J T & Son-f
Rhodes S J-I
Robinson F S-1
Sheehy John H-f
Smith T J-i
Stritmater J W-f
Wallace C W-f
Williams T P-f

**NEW KENSINGTON** Alter W R-f
Baxter E J-f
Bellman Robt H-f
Shepard R G-f
Snyder A H-f c
Sullivan Bros-f 1
Walley Harry C-f

NEWPORT Diven W H—f 1 c Frank G H—l Keim A Fred—f 1 Tressler J W—f Zinn Frank H—f 1 c

NORRISTOWN Brown, Cloud & John-son—f l c Coleman & Wonsetler— Egbert & Groff—i c Gousha H—l Ralston Geo R—i Shoemaker M H—i l c

NORTHEAST

Cushman L C-f Ensign Chas A-f Hampson G A-f Hill C C-f 1 c Pierce R S-f Stull J B-l

NORTHUMBERLAND Bright Wm R-f Colt John E-f l c Colt John T-f Dodge Chas H-f 1 c Moore Jacob F-f Seasholtz George-f

OAKMONT Tiers La Rue—f Witherspoon J M—f

OIL CITY OIL CITY

Barr W R & Co-f 1 c

Clyde Simmons—f 1

Dickey W K—I

Gates J R & Sons—f

Lucas W P & Son—f c

Maffett Mary W—I

Mayer Joseph—I c

Steck F A—f 1 c

Turner O M—I e

Westinghouse J F—f 1 c

OLD FORGE Jones Thos B-f

Belsh Wm C-1 Burke Wm-1 Davis J J-1 Fendick Arthur

OLYPHANT

Fendick Arthur
Fitzsimmons P—I
Gannon C F—I
Hathaway C M—f
Loftus J J—I
Moran J J—I
O'Malley & O'Malley -f
Roberts A E—I
Stanton T J—I OSCEOLA

Baird Arthur W—I c Jones Geo E—f 1 Woomer John A—f 1

OXFORD Evans James P—f
Martindale Samuel L—f 1 c Ramsey J E-f c Stubbs D A-f Taylor David M-f 1

PARKER CITY Findlay A Y-f 1 c Fleming Lester-f 1 Fleming B F-f 1 c l e

PARSONS Cox Patrick & Son-f Reese A D-f

PATTON Mallon James—f
Parnell, Cowher & Co—
—f l c

PEN ARGYLE Chase N Du Bois-f Keat Samuel—f Lunger W H—f Werner J H—f 1

PHILADELPHIA Adams Chas H—l Addis L M—f Allen J Burns—f Allen Wm W & Son fle
Arnold Jos—I
Arnold & Wannemacher Arrott Wm-Ariott Wm—I
Ash John M Jr—c
Barnes & Gibson—f
Bendiner Herman—
Benedict R R—c
Berriman D F—l Betts G H-

Betts G H-1
Billington, Hutchinson & Co-fc
Blackford Thos A-1
Birkett Geo-1
Bogge Edward E-1
Booth J-1
Bourne & Durham-1
Boyce J A-1
Bradway Wm L-f
Bray H A-1
Brewer I D-1
Breithaunt H A-fc Breithaupt H A—f c
Briggs J E—l
Briggs J E—l
Bright Arthur T—l
Brockie Wm—f
Brown & Smythe—f c
Brown Henry W & Co

Fish & Hildebrand—I Brush & Hildebrand—I Buchler G J—I Buckman J W—f Campbell C H—I Capwell C A—I Carn J B & Sons—f I Carr J B & Sons—f I Carroll W G—I Cavanagh F W—I

Chapman H O—1
Charles A B—1
Clark A M—1
Clark H C—1
Coleman & Wonsetler—1
Collin M—1
Connell W W—1
Connelly Paul V—c
Conrad Otto R—1
Cooper C—1
Corbin & Goodrich—c
Cotter W J—1
Cox L S—1
Coxey J H—6
Coyle Robt M—6
Crankshaw J H—1 Cox L S-I
Coxe J H-f
Coyle Robt M-f
Crankshaw J H-l
Crenshaw E A Jr-l
Creth & Sullivan-f
Crittenden & Swope-f
Crowell Geo G & Co-f
Curtin & Brockie-f
Dalderston T-c
Dallas T B-c
Darrach Alfred-l
Datesman W M-l
Davies Herbert-f
Davies M T-l
Dixon Lewis-c
Dolan Thoe-l
Donahue J W-c
Donaldson F A & Son-f
Dorsey C W-f 1
Doty Fred D-l
Downes F A-f
Doyle Jos-f
Dunleavy C A-l
Durban B J & Co-f
Elliott H G-c
Elwell Nathanie-l
Emmerson W F-l
Etting & Co-f
Evans C T-f c
Finney John E-l
Fisher W G Jr-c
Fletcher Albert C-l
Flood Edw H-l
Flood W L-l
Flood W L-l
Fox J R-l
Fox J R-l
Funk A M-l
Satrold F

# farrold E. Gillingham

Whiskey Lines a Specialty

30 Walnut Street

inther D—c
lenn J H—l
louldhaer E—l
lough W B—f
lould C A—l
raham R H—l
lammer F E—l
larbison Wm J Jr—c
lare & Chase—f
lardy W F—l
largreaves J L—l
larmon J W—l
lart Reginald L—l
arvey F G—l
auck S A—l
aug A—f
aughton & Muir—f
aughton & Muir—f
aughton & Moss—f
eath Chas E—f
eritage W E—l
liginbotham Harry B—l
liginbotham W A—l

Hildebrand H O—l
Hilligass DeWitt C—l
Hoos W E—c
Hodson Clarence—l
Hoopes Herman—c
Hoskins & Howell—f c
Howell H E—c
Howell E O—l
Huidekoper & Wilson—f Hunsicker C M-1
Hunt E R-c
Huntingdon Geo F-1
Hutchinson & Hall-c
Hyneman J E & Co-f
Ifill Jas S-f
Jocher J C Jr-f
Johnson J M-1
Johnson & Higgins-f
Jones Chas T-1
Jones E J-c
Jones & Dietrick-c
Justice John M-1
Katz M & Son-f
Kenly & Davies-f
Kennedy Wm H
Kemble E G-1
Kent N O-1
Kert Harry Hays-c
Keyes & Glenn-l
Kirkpatrick W H-1
Kirkpatrick W H-1
Kirkpatrick W H-1
Lang G H-1
Laughton W A L-c
Lawrence J D-1
Lawrence J C-1
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Lever G R-f
Leonard T W-1
Lever G R-f
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Longton F-1
Long Geo W-i
Long Geo W-i
Loynd Jas W-1
Lyman J B-i
Lyman E V-l
McAron C G-1
McBride W J-c
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McCarloll D F-f
McCurley J W-c
McCurley J W-c
McCurley J W-c
MacMullin S-l
MacMurtrie Wm-1

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Mayer Marx S-f
Medinger Chas A-1
Messers G C-1
Megary W L-1
Meininger H B-c
Mifflin W P-c
Miller Chas H & Son-f
Miller N Du Bois-c
Mishler Robt L-1
Mooney & Graham-c
Moore Geo D-c
Moore F J-c
Moore F J-c
Moran T C-1
Muir & Haughton-c
Neely & Shubert-c
Neely & Shubert-c
Nelson E A-1
Nyholm C J-f
Odiorne & Longstreth-f
Cellers, Weihenmayer &
Co-f c
C'Neill H R-1 Odiorne & Longs
Oellers, Weihenm
Co-f c
O'Neill H R-l
O'Neill W C-f c
Otis A C-l
Oviatt F C-l
Paul J L-c

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Pearl & Sudlow—c
Pedlow J T—l
Pedrick R J—l
Perry O L—l
Phillips J·W—c
Pierce H—l
Pirsch H W—l
Platt, Yungman & Co—f c f c Plummer E H—l
Pool S H—c
Pool T D—l
Porter W F—l
Porter S—l
Porter & Birdsall—f
Potts G E—f
Powell E E—l
Prevost & Herring—f
Pritchard E J—l
Ray C A—l c
Read Frank & Son—l
Reeve A H—c fc Reeve A H-c Reeves Horace A & Son fīc Register I Layton Son-Reilly E A-1
Reisen C 7-1
Renchard J ARiale E R-1
Richmond E-1
Richmond E-1 Riale E R—I
Richmond E—I
Ridge Will K—I
Ridge J B—I
Roebuck Geo—I
Rogers W—I
Roth H H—I
Roth P A—I
Rothschild & Co—I
Russell W R—I
Sartin Geo S—I
Sauer H C L—I I c
Schell J D—I
Schilling Geo F—I
Schilling Geo F—I
Schillt E K—I
Segal H C—I
Shields Wm I—I
Simpson W A & Son—I

Smith Goodwin B-1
Smith & Kremer-f
Smith J H-1
Smith A S-1
Smyth F V-c
Sparks A A & Co-f
Speakman W C-1 c
Spicer E E-1
Staley C H-1
Stancliffs C H-1
Staples J C-1
Stewart J T-1
Stice M-1
Stilz Wm F-1
Stilz Vm F-1
Stone, Mathews & Co-f
f c The W ſс Store Theo W—c
Story Samuel & Son—f
Sypher Justin R—l
Taber Wm B—e
Talbot W L—l Tenney Jno-f Terebesy C S-1 Tilden W J-1 Tighe J H-1 Trantum A E-1

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Tustin G P—f
Ulsamer Geo—f
Voorhis H M—f
Wade H—I -f 1

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401 Walnut St.

# Fire Insurance

Wagner & Taylor—f Waldron A M—f c Walker G S—I Walker N R—1 Wallace A A—I Wallace W T—c Wallis A D—I Walsh's D J Sons—f Walton Horace—f

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# ROYAL INS. CO.

JOHN TENNEY Manager R. EMORY WARFIELD

Assistant Manager Royal ins. Co.'s Bldg.

Washburn Howard L-1 Weil Jacob—l
Weil Jacob—l
Weinger Hans—f
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# 248 FOURTH AVENUE, PITTSBURG, PA. GENERAL INSURANCE AGENTS

SPECIAL ATTENTION GIVEN TO OUT-OF-TOWN ACCOUNTS

Atlas Assurance Company, Ltd., London New York Underwriters Agency, New York Scottish Union & National Insurance Company, Edinburgh

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PA.-Phila, Con. Whitcover H-1
White J Renton—e
Whitfield W G—e
Williams Chas & Son—f
Williams, Lycett & Williams, Lycett & Churchman—f c Winter C B—l Wister A W & Son—f Wolf S—c Wood B H—f Woodroffe J M—f Wray C A—l Wright J P—l Wright J P—l Wright J P—l Young Jas S & Co—f Young Miles C—f Zimmerman Chas K—l Zimmerman I—l

**PHILLIPSBURG** Fryberger C T-f 1 c Gillen James R-l Irwin Frank F-f 1 c Lichtenthaler Griffith-l Pearce Alex-1 c

PHOENIXVILLE PHOENIXVILLE
Allabach & Co—f c
Bishop G M—f c
Brown P Strode—f c
Coborn John—l
Grover T D—f
Howell C H—f 1
Jones D—l
Kaler Levi B—f 1 c
King P W—f 1 c
Moulder & Fress—f 1
Williams H S—f
Yeakel E Y—i -f 1 c

## **PITCAIRN**

Garman Al-f Keefer C C V-f 1 c Reed C S-f Smith Jacob H-1

**PITTSBURG** Alexander G M & Son-Alexander G M & Sonf c
Allewelt D B-f c
Ammon & Little-f
Arrott J W Co Ltd-f c
Aull J A-f c
Baldman E D-c
Bebout J N-l
Behen D & Son-f
Behrens & Reid-c
Bell D B-l
Benawanger & Hast-f Benswanger & Hast-f Biggert Jas C-l Biggert John D-f 1 Bleichner & Co-f Boyd & Niehaus-f Brown F G & Son-l Brown Joseph S-f

Burtt William C-f Caldwell John-I Campbell C P-f Campbell Jas H-I Chambers J S-I Clark R A-I Clifton P D-c Clark R A-I
Clifton P D-c
Collingwood & Son-f c
Cooper J R-f
Crooks J B & Co-f c
Cunningham A J-1
Cunningham J T-1
Dalbey Jas M-1
Davis G S-1
Davis G S-1
Davies & Co-f
Dean Geo W-f c
Delamater J S-1
Delamater G W-1
Denmitr F H-1
Donahue P J-1
Duncan A L-1
Duncan A L-1
Duyer D J-1
Eagle S J-1
Edwards O M-f
English H W D-1
Evans W A-1
Evans W A-1 English H W D-1
Evans W A-1
Evans W B-2
Eyler P B-c
Fisher J P-f
Founley Robb-1
Fox J T-f
Frazier L O-f
Frazier L O-f
Furney Wm-1
Gardner W F & Son
George Bros-f
Glass J E-f
Goodchild E V
Greene C M-1
Haas & Lauinger-f
Hammer G W
Harris I F-1
Hayes G M-1
Heathcote J-1
Hemmingway C D-1 & Son-f Hemmingway C D-1 Henning A J-f Heselbarth W H-f Heaeibarth W H-f Hillands J B-l Hillman G A-l Horner & Ladley-f c Jacobs D-l Jones W L-f Keifer F W-f Keller Thomas D-f Klein A-c Leach Stetson-l Limpert C M-f

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Lockhart F T-f

Fire Insurance

237 FOURTH AVENUE Lloyd S H-f Martin G A-l

McAndless W G & Son McCreery R H-I
McDonald A F-I
McDonald J Sharp-I
McRoight & Gordon-I
McKnight & Gordon-I
McRoight & Gordon-I
McHain & Kreuger-I
McPherran & Son-c
Miller G W-I
Millar W N-I
Morris Walter-I
Morris Walter-I
Motheral & Lea-I
Mulert Justus-I
Murray Alan-I
Neckerman Irvan-I Neckerman Irvan-i

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Regan L J—I
Reno & Johns—f
Ringwalt H L—f
Robens D—I
Robens D—I
Roberts R H—I
Robens Lee C—I
Roberts R H—I
Robinson W H—I e
Robinson W H—I
Rogers O A—c
Russell John R—I
Schuchman & Schuch
man—f Schuchman & Sch
man-f
Shook H-f
Shook H-f
Sincock J E-l
Sincock J E-l
Sioan F L-l
Sioan F L-l
Smith C P & Co-f
Snively & Kohne-f
Stimmel W S-l
Sorg & Henning-f
Sullop C B-f

Sweitzer & Dravo—f
Tounley Robt—l
Tounley & Davis—l
Treat C O—l
Tuttle M M—f
Vangorder F O—f
Weld De Forest—l
Wells G C—l
Whitesell Geo C—f l
Wilson J A—l
Wood W M—l
Woods Edward A—l
Young J A & Co—l
Zahn Wm A—f 1 c
Zeugschmidt Chas—f

PITTSTON Andrews J H-1 Armstrong & Sandersflc flc
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Carpenter V M-e
Collier Joseph-fl
English Thoo-fc
Flannery J 1-f
Foster H J-fc
Grier John W-l
Hileman Jos & Son-flc flc
Hughes J C—l
Hughes R N—l c
Jenkins T W & Co—f
Joyce Ambrose—f
Lauce Thos B & Co—f c Mahon C H—I Mosier & Stark—I Perrin M L—I I c Reap Geo B—I I c Reap A A—I Weir A D—I −f c

**PLYMOUTH** Gwilliam G—f 1 c Honeywell C W—f Wren Christopher—f 1 c

POTTSTOWN Bernhart A J-f c
Bair C G-f l c
Reinert D F-f 1
Sellinger John A-f
Shaner A K-f
Shiffert D A-f
Showalter John-f
Wismer E S-f

POTTSVILLE POTTSVILLE
Beatty & Althouse 11c
Brenneman F W-1
Cummings J M-1 c
Duffy Daniel-1
Lowrey J G-1
Mortimer G Wesley-(c
Purcell J C-1
Quinlan Wm E-1
Rich Norman E-1
Rosengarten A H-1
Sheafer & Lowrey-(1c
Sillyman C B-(1c) Skeen C E—I Vade C A—I Veston H W—c Vilson W C—I c Voltjen Chas H—f c Youngfleish John—I

PUNXSUTAWNEY ' From Bros-f Frust C K-l Evans John D-f 1 ink & Mitchell-f owry J R-l IcGaw L C-c

eitler Jacob & Co-11 c

QUAKERTOWN 'sust G E-1 Cinsey Geo C-f Littleman A H-f 1 ochs Thos T-f mmeren J V-f imith Chas R-f 1 c

RANKIN

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lssick Jos W—1 c
lsher Ellen—1
lagy H B—f
lelms S M—1
less J E—1
lolmes Robert Jr—1
rwin L W—f
lembach W M—f
light & Hill—1
larkley Frank A—f

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ees G R—f c
othermel & Mauger fс eaman J S-1
tephan Fred-f
tolz & Ermentrout-f
trauss & Schaeffer-f
wartz I D E-c
an Haagen & Merritt-l
'hitelock H E-c

RENOVA

ason Ed—f rugan Alex E-f 1 c endig Jos R Jr-f 1 eilley Jos F-i c

REYNOLDSVILLE cDonald Geo M-f c

RIDGWAY Blose L G—l Elliott & Kime Lesser L J A—f l c McClain Geo A—l McClain Edward B—l Shanbacher Frank W—l Swift & Powell—f l c

ROCHESTER

ROCHESTER
Boal T M-1
Conlin J T-f 1
Engle S A-f c
Feyler Frank-f
Fry Harry C Jr-f
Hurst Chas W-f c
Lloyd & Reno-f
Lockhart F T-f
Martin Edw-1
Moss C C-f

ROYERSFORD Dilkes Frank M—l Finkbiner U S G—f l c Latshaw Samuel B—l c

SAYRE Estell P T—c
Hastings F B—l
Lyford F E—f
Murray J R—f
Sawtelle M H—f
Stephens A D—f 1
Taylor F J—f 1
Whittle & Spaulding

SCHUYLKILL SCHUYLKILL
Blackburn Chas—1
Boyle J M—1
Cummings S C—f
Filbert B—f 1
Goas C H—f
Kislin C E—f
Koenig W H—1
Moyer C A—f
Pflueger Mrs M F—f
Rudy Carl S—1 c
Wagner Henry—1
Wilson S C—1

SCOTTDALE Boyd B C-1
Byrne Arthur-f l c
Diskin Thos J-f
Hubbs H C-f
Keller Jos P-f
Kelley & Shupe-f l c
King Clark-l King Clark—I Laughrey John—f c Loucks W S—f 1 c Marsden Howard E—I McCune Thos—I McQuiggen Robt E—I McQuiggen Robt E—I Rutherford & Sisley—f 1 Smith & Kelly—f 1 c

**SCRANTON** Avery Abbot L—l Bailey Geo J—l Bennett Elmer—l Bennett Elmer—!
Bevan Eben L—!
Bevan Eben L—!
Birdsall Geo H—f
Blackman John M—!
Boland C G—! f
Booth Walter H—!
Bourne & Durham—!
Broadbent Jno—c
Brown Moses & Co—f c
Bryden A L—!
Carey O Ed—!
Callendar Sam—! f
Campbell D J—f !
Christmas W B—f
Clay Albert B—! Christmas W B-f
Clay Albert B-1
Conrad A & Son-f 1 c
Coursen H A-f
Craner R K-1
Davies T Ellsworth-f
Dusenbury J W-1
Edwards Fred W-1
Emrich F W-1 c

Emrich Wm-1 c
Evans J D-f
Evans & Thomas Evans & Inomas
Fitzsimmons John—f
Franklin E B & Cc—f c
Fuller Chas H & Co—f c
Fuller Chas H & Co—f c
Fuller Chas H & Co—f c
Fuller Chas H & Co—f c
Fuller Chas H & Co—f c
Fuller Chas H —f
Hackett W T—f
Ham Eugene P—I
Hamilton Richard P—f
Hitchcock & Son r I—f
Jessup R H—I
Keller H S—f
Kissel Wm F—f
Kirchoff & Demuth—i
Kirkpatrick C W—I
La Touche Reno—c
Lentes John—I f
Lucohe Reno—c
Lentes John—I f
Luce R W & Co—f c
Lyman Chas E—I
McGuire T I—I
McGuire T I—I
McGuire T I—I
Miller Jacob F—f
Morgan B G & Son—f
Morgan B G & Son—f
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So

SELIN'S GROVE Miller H E & Sons—f 1 c Robback E P—l Schoch H Harvey—f 1 c Schrayer & Smyser—f 1 c Ulrich Chas P—f

SEWICKLEY Boobyer R B-f Robinson J C-f 1

SHAMOKIN

Adams J Q-f Bower R D-f Bower R D—f
Gaskin J—f
Hayes Thos R—1 1
John J J—f 1 c
John Samuel—f c
Kramlich M B—f 1 c
Marr A G—f c
McLaughlin John F—l
McWilliams Warren W Miller D S-

Miller D S-f
Oram Jno-f
1
Schwartz J J W-f
Shoop Geo O-f
Unger U G-f c
Wagenseller S C-c 1
Wagenseller & Heckertf 1 c

SHARON

Beil & Harris—f 1 c Brady Jos E—l Cavanaugh Paul--1 c Cohen H M—f 1 c

Davis F F & Co-f Eshelman & Schilling-f 1 c Ewing Malin—f c Flowers Chas—f c Hyde Harry—l Hyde Harry—I
Irvine Chas C—f c
Kahl M—f
Leslie & Huntly—f l c
McCormick H—l
Malin Ewing—f c
Scott G T—f
Service Bros & Co—f l c
Slagel A—l c
Vinton & Lloyd—f
Wilson F E—l c
Wolcott H O—l Wolcott H O-1

SHARPSBURG Coyle R M-f 1 c Crea Thos-f Darragh A C-f Myers W C-f Power John-f 1 Roach George-f Seidel L O-f Thornton P H-l Yerkins Andrew-f

SHARPSVILLE Agnew C E-f Hazen T O-f 1 c

SHENANDOAH SHENANDO All
Bierstein P W-f
Broderick Thos-I
Carden J J-f
Davis Jesse B-f I c
Duffy James-I
Evans W T-I
Evans W T-I
Hinks Jos-f
Krick Geo-I
Mellet M-f
Monicham P I-f Monigham P J-f Patterson James-1 Riley David—l Walsh Wm—l Williams T T—f

SHERIDAN Bishop M L—l Leaman T S—c Lewis William B—l Phelps John C—l c

SHERIDANVILLE Burdinal E F-f Dunn Ely-1 Ferrell Hess-f c Phelps J C-f c

SHICKSHINNY Boone C A-f 1 c Post Bros-f 1 c Post Frank J-f

SHIPPENSBURG Hale Thos M-f
Helfrick D W-f
Landis B F-f 1
Lutz W A-f
Morrow W Boyd-f
Omwake J S-t
Powell Jno W-f

SLATINGTON Benner Chas Jr-f Dalby Robert H-Le Bar Jesse—f 1 c Pierce Daniel—f Sell Martin W—f 1 Schertzinger H A—f

SOMERSET Knable W W-f e Schrock Wm M-f

PA.—Con.

SO BETHLEHEM Adams E A—I
Applegate J—I
Bauder R F—I
Cashner M P—f
Cope A L—f I
Curry J E—I
Dornblaser J—I
Friebly D C—I c
Glancey B—I
Graham A C—f I c
Heftner J F—I
Henry J—I
Kresge J H—f c
Miller H S—I
Newhart E W—I
Nichola H—I
Pearson A T—f
Quinlin I—f
Steinmann M—I
Werkhiser H—I
Woodring V E—c Adams E A-l

SPRING CITY Dasher F H-1 Rosenberger L H-1 Wagoner & Brown-1

## ST MARYS

Cheatle Wm-l c Derterman Herman-l Geeck Andrew—f
McVean Chas—f
Parsons & Son—f 1
Staffer John—l
Wisdenboerner J E—f 1

STEELTON

STEELIUN
Alleman Bros—f 1 c
Atticks Wm
Babb Chas H—f c
Brandt Elmer G—f
Dunkle Bros—f c
Fickes Wm S—f
Heagy J M—f
Howard H H—f 1 c
Posey Henry—f c

## STROUDSBURG

STROUBBOAG

Bell E A—f 1 c

Brown W V—l

LeBar A—l

Overfield Jos & Co—f 1 c

Palmer J T—f c

Schoonover A H—l c

Shafer W A—f

Smoyre H S—f 1 c

Williams John B—l

SUMMIT HILL Campbell Patk J—i Scott E E—f

## SUNBURY

SUNBURY
Bucher J B-1
Bullard L G-1
Clement & Brosius-f 1 c
Deppen G W-1
Derr & Rockefeller-f 1
Druckemiller W H-f c
Gearhart R H-1
McWilliams J K-f c
Morgan J W-f
Purdy, Deppen & Purdy
-f -f
Reed S O-f 1
Rhoads W F-f
Shipe Chas A-l
Shipe E A-f
Taylor E F-1
Welch F E-1
Winters Irvin H-f

## SUSQUEHANNA

Fisher C I & Co-f c Mitchell W S & S N-f c Tetsworth Clarence-f l c La Rue Tiers-f

TAMAQUA TAMAQUA
Benning Robert—I
Dowling James E—I
Honsberger Chas— f 1 c
Lawtenbacher H C—I
Leopold W Frank— f c
Linaweaver Josiah—f
Schad John—I
Shindel C F & Co—f 1 c
Souder H W G—f 1
Spiese F P—f
Stidfole John H—f
Wasson James—I

TARENTUM

Griffith J M-f 1
Reed C N-f 1 c
Reddick Wm-l
Reinehr J-l
Travers R A & Co-f 1 c
Walthour L L-l

TAYLOR Harris H H—f Van Horn C H—f Williams D A—f!

TITUSVILLE Barber & Cooley—f 1 c
Cogswell J H—f 1 c
Dubar J A C—f
Fleury F S—l
Wheeler & Emerson—f 1 c
White Wm—f

TOWANDA

Codding & Codding—f c
Hall Chas M—f 1 c
Mix J W—f c
Russell C S & Co—f c
Tracy W G—f c
Turner C H—l
Tuthill B F—l

TOWER CITY

Beider L-1 Kaufman Frank-i Mayer J B-i c

TREMONT Wolcott Ira S-f 1

TURTLE CREEK McDonald M W-f Phillippi Geo L-1 Semmens W H-f Trexler Geo W-1

TYRONE

Calderwood H B—f c
Flenner—f 1 c
Hiller W F—f 1 c
Reed P A F—c
Replogle C B—l

UNION CITY Bonney J H-f 1 c Doolittle V M-l Sweet A G & Son-f 1 c

UNIONTOWN

Cramer Chas T—f 1 c
Douglas J S—f 1 c
Knotts Arthur K—f 1 c
Markle O P—f c
McCrum Robt S—f 1 c
Searight J A—f 1 c
Seaton C H—f 1 c

VANDERGRIFT Bair John T-f Barclay W W-f Mercer & Meading-f Uncafher M E-f

WARREN

WARREN
Cable J B-1 c
Cable W L-f 1 c
Cogswell F A-1
Darling F C-1
Gealy Cassius M-1
Henry W F-f
McKelvy A H-1
Meachum C H-f
Mintzer & Co-f
Mitchell, Brenan & Co-f
Richards W J-1
Sill John & Son-f c
Stewart John B-c
Waters S W-1
Wheeler John E-1 c

WASHINGTON

Ayers W F & Co-f 1
Brehm W F-1
Bristor J F-f
Busby S N-f
Condit Frank H-f 1 c Condit Frank H-f 1 c
Dunlap & Hemphill-f
Goldfarb Jacob-l
Hall S W-f
Harding C V-f
Happer A G-f 1 c
Hughes Jas M-l
Jamison A H-f
Knox Robt-f
McCleary W L-f
McGrew B C-f
Murray J W-f
Pauer Jno-l
Pollock & Borland-f
Prigg J M-f
Ralston J M-f
Reed Jno-f Reed Jno-f
Schoenthal Henry-l
Scott E F & Son-f 1
Smith Ed R Jr-f 1 c
Smith W F-f c

WATSONTOWN

Fisher B Frank-f c Rombach H W-f Shay Wm F-f c WAYNE

Canizares F A-f Carr F W-f 1 c Cheetham Edward T-f 1 Hildebrand H O-Nichols W R-f

WAYNESBURG

WAYNESBURG
Cannon G W-I
Crago Albert-I
Fordyce Jesse-I
Garrison D M-I c
Iams & Adamson-f c
Kimber W C-f
Kughn & Ammons-f
McNeely J K-I
Pipes J R-I
Randolph J A F-f c
Scott J W-I c
Silvens W H-I f
Taylor Harry-f

WEATHERLY Hill Charles—1 Hunter J W—f 1 Van Dyke Warren—f 1

WELLSBOROUGH WELLSBOROUGH Bailey L L-1 c Clark C B-f Davis O H-f Gardner L A-f ! c Niles J B & A R-f Rees T T-1 Rockwell F H-f Spencer B F-1 f c Young E B-f

WEST CHESTER Hunse Davis-f Martindale Chester P-f

WEST NEWTON Darr A T-f
Dick A M & Co-f 1
Parker A J-f 1 c

WILKESBARRE

Allan W C-1 Bachman Wm A-6 Bachman wm A-|
Benner Erra-|
Biddle & Eno-| c
Boland Jas M-|
Bourne & Durham-|
Brandt Jacob-| c
Camp C D-|
Carpenter J D-|
Caol Jas-|
Cool Jas-|
Coolbaugh J R & Co-|
Crisman E L-|
Davis E W & Co-|
Davis E W & Co-|
Derr Thompson & Bro-|
Derr Thompson & Bro-|
Derr Thompson & Bro-|
Derr Thompson & Bro-|
Derr Thompson be Bro-|
Felter C M-|
Frarrell J C & W L-|
Felter C M-|
Frarrell J C & W L-|
Felter C M-|
Frarrell J C & W L-|
Felter C M-|
Hamin Edw B-|
Hartman & Warbrick-|
Hartwan & Warbrick-|
Hartwey J C-|
Henry & Woodns-|
Henry & Woodns-|
Hoban F J-|
Hoban F J-|
Hoban F J-|
Houser S H-|
Jones Lawrence B-|
Jones & Dougher-|
Houser S H-|
Laning A C-|
Landley L W-|
Landley L W-|
Lloyd Jos W-|
Miller J Watson-|
Orr Wm G-|
Parsons W L-|
Reinfeld Theo-|
Reynolds & Co-|
Robinson W B-|
Smith Chas H-|
Smith Chas H-|
Smith Chas H-|
Smith Chas H-|
Smith Chas H-| Smith Chas H—I Snyder Chas M—I Struthers Wm O—I Swartwood Leroy W—I Theis Bros—I Theis Fred—I le Van Loon Chas R—I Washburn W O—I Williamson I—I Williamson Jas-

WILKINSBURG Anderson J R-1 Calvert R-f 1 Hoffman J L Co-i Jackson E T-f McDowell R S & Co-i Murray D K-1 Ormsby O-1 Reed C McF-1 Torrance J R-i

WILLIAMSPORT Allen R W-| c
Bartlett J P H-|
Bates C A-|
Bentley P W-| c
Benton & Co-| 1 c
Boyer J H-|
Burrows J E-|
Carpenter A M-| c

Champion M A-f
Clinger Henry J-f
Clinger Otto C-f 1 c
Cole E W-f c
Collier J F-l
Corson W T-f 1
Davis J F-l
Datesman & Seaman-Datesman & Seaman
f 1

Gable H C & S P-f

Gallagher F M-f 1

Gibson J A & J C-f 1 c

Hill H H & Son-f

Hill S W & Co-f 1

Houck & Smead-f

Keeler & Zercher-f

King W L-i

Kuester H M-f 1 c

Laedlein J F-f

Laird H R-f

Laird H R-f

Laird T J M-l

Lewis B-l

Lundy A D & Co-f 1 c Lundy A D & Co-flc

McClarin C T-l McCormick & Herdic-McCormica — fc
fc
Mackey J. H—l
Mackey & Tallman—l
Meyer H S—c
Mills George—c
Otto D—l
Reidy John P—f
Sallade A C—f
Sondheimer M—l
Staib E J—f Sondheimer M—l Staib E J—f Stout J W—l Swartz & Welsh—f Tallman H—l Thompson L S—l Van Valkenburg & Tru-Van Valkenburg & ?man-f c man-f c Weddigen Ferd-f Whitney W B-l Woodruff W B-l Yeager S-f WILMERDING George W D-f

Hankey W L Mason J R—I Patch Harry D—f Pollock J M Snyder Geo B—f

WINDER Kinney John-f c Snyder & Co-f 1 c Sproat R L-f c

WRIGHTSVILLE Flora W H-f, c Magee R S-f Smith C G-f

YORK Brennan L J-1
Couniellee E E-f
Darr J C & Co-f I
Ebert H S-f I
Eckearode Wm-1
Evans Margaretta B-f
Frick B F-f c Gable & Co-f l
Graybill Geo-f l c
Hill Benj-l
Jessop & Culp-f c
King Robert-f
Kraber Bros-f
McConkey E K & Co-f
Metzer & Shetter-l c
Myers, Thompson &
Koller-f l c
Owen W S & Bro-f l c
Rumpa & Schall-f
Shroff Samuel A-l
Small D J-f
Spangler G P-f
Stallsmith R O-l c
Waters O P-f
Wilkinson Boyd C-l
Wilt P F & Son
Woltman & Spangler Co
Itd-f c
Zeigler E C-f l

## RHODE ISLAND

ARCTIC Clarke Herbert M-f 1 c Langevin Oliver—l Parker J M—l Perkins Jos Jr—f

**ASHWAY** Stillman E C-f 1

BRISTOL
Babbit Edward S—f
Dimond Frank—f
Easterbrooks C F—l
McDougal Benj—f
Ogleman C H—l
Peck G H—f l c
Skinner Parmenas Jr—f
Straight Clark H—f l c

CENTRAL FALLS Averell Rufus B-f 1 c Cleary T J-1 Fairbanks Crawford M Franklin L—f Fessenden William R—f Goff Frederick N—f Kinion Patrick F—f Marcoux Bros—f c Pingree Thos A—f

EAST GREENWICH Shipper M E-f c Sunderland J F-f l

HARRISVILI.E Clarke Miss Emelie S-f

HOPE VALLEY Crandall Ernest L-1 Greene Geo E-1 c Greene John J-1 Olney Geo H-f'1 c Richmond Silas R-f

**IOHNSTON** Calif H C-f c
Dean E A-f
Phillips W A-f
Wilder Jacob-f 1 c

LONSDALE Coxley J H-f Hindle J-l Kinion P F-f 1 McInerny Edw-Nye C P-f O'Sullivan P-l Parker Geo T-l O'Sullivan Parker Geo T—l Wm—f Patterson

Pingree Thos—f Ramsden W—l Ryan M J—l Veitch J W B— Williams J J—f

MANVILLE Aldrich Wm Duane-Farlier Cleophe-f Roberts F X-f

NATICK Littlefield Chas W-1 Whipple R R-f 1

NEWPORT

Braman Packer—1 c
Brightman Wm E—f
Bull Henry f 1 c
Deblois & Eldridge—f
Derby R C—f
Dyer H I—f
Hammett A Clarence—f fle
O'Connor J F J-f
O'Neill Eugene C-f
Paine F H-f
Rooney James J-c
Taylor A O'D-f
Topham J G-f
Ward W G Jr-f c
Wilks H G-f Wrightington C H-f

**PAWTUCKET** Armold John H-f Ball O S-f Ball O S—f
Bennett J—l
Bintord E S—f
Blanchard Andre—f
Bowen E S—f
Butler R A—f 1
Chase & Entwistle—f c
Crowninshield & Lawton
Cooke Wm—f
—f Darling Lyman M—f
Darling Lyman M—f
Davis Chas W—f
Gallagher Matthew J—f
Gridley Geo F, Jr—f
Gridley Geo F, Jr—f
Ingraham D B—f
Kelley & Wateur—l
Kent Lucien E—f
Lewin Ella R—f
McKitchen Wm H—f
Mulligan Myles M—f c
Newell Jas S—f
O'Brien Thomas—f
Parker Co., Geo I—f c
Powers Frank J—f

Purdy A C--f Sagar H H--f c Shove Isaac & Co--f c Tingley E A--f Tripp W A--i Watjen Henry E--f c Watson J G--f

**PORTSMOUTH** Brownell A B-1 c Foye S M-1 Manchester A G-f

PROVIDENCE
Aldrich W DeF-f
Arnold & Tillinghast-f
Babbitt Edward S-f
Baker G S-f
Bacch & Sweet-f c
Bogert T P-f
Bosworth J D-l
Bowen Wm M P-c
Brice H B-l
Brockenbrough K R-l
Budlong John C Jr-f
Burdick C J-f
Calef H C-f
Cann J M-l
Chambers Wm C-f
Comstock & Gardine PROVIDENCE Gardiner Cook Jas W—f Cooke Henry W & Co fe Day J W-1
De Costa A A-1
Dennison N B-1
Dondy S-1 Doody S-I
Dunning Edwd C-I
Dunning Mark L-I
Eddy J T A-i
Eddy Jno & Son-i Eddy Ino & Son-f
Farnum E H-f
Farnum E H-f
Farnum E H-f
Forest C A-I
Gallivan & O'Donnell-f
Gannett W P-I
Gifford R P-I
Godding A W-f
Goff Isaac L-f
Gough Joseph-f
Greenwood Robt B-I
Gross G L & H J-f c
Hall C O-I
Harris W D-f
Harrington Geo C-f Harrington Geo C—f Harrington Benj F & Son—f l c Hastings, Glover S & Co

Hayward Norman W-1
Herrick Wm H-4
Herbener J H-1
Hill C R-1
Horton H F-4
Huntsman Edwin L-1
Jackson F H-1
Jackson F H-1
Jackson F H-1
Jackson F H-1
Jackson F H-1
Lester Wm A-f
Livsey B C-1 c
Lord D C-c 1
Lord B M-c
Lutter J J-1
McBae William B-f
McGuinness John B-f
McHale W H-1
McKay Clarence L-1
McLaughlin T J-1
Mancheter C-1 McHale W H-I
McKay Clarence L-I
McKay Clarence L-I
McLaughlin T J-I
Manchester C B-I
Manchester Willard—f 1
Mason E C-I c
Monroe W L-I
Morey C F-I
Newcomb C F-f 1
Newcomb C F-f 1
Newcomb C F-f 1
Newcomb C F-f 1
Newman Louis C-I
Nightingale S A Co-f
O'Donnell J-f 1
O'Leary Arthur-f
O'Reilley T M-c
Paine Rockwell & Co-f
Parkhurst C F-c
Parks Geo M-I
Philbrick C H-f
Phillips W A-f 1
Randall Wm R-f
Richards H F & Bro-f
Richards H F & Bro-f
Sayer F P-I
Simmons H B-I
Smith J P-f

**INSURANCE AGENCY** 

OF

# SNOW & BARKER

EDWARD L. WATSON 49 Westminster Street

Spencer & Boss—f c Sunderland J F—f 1 Sweeney D—l Tally J M—f

R. I.—Providence. Ćon.

## STARKWEATHER & SHEPLEY

GEO. L. SHEPLEY

## Fire, Marine and Casualty Insurance

17 Custom House St.

(See N. Y. City List)

Thompson Robt W—I Tingley Stephen L—I Torrey Daniel T—I Tucker C D—I Wheelock Jesse M—I Williams E B—I Wiswall Louis—I Young & Harnies—f I

## SAYLESVILLE

Fessenden W R-f c Turner John D-f

S KINGSTON Babcock John E-f

Boon Chas E & Co-f Caswell W H-f Clarke W C-l Gardner Thos A-f Kroener G A Jr-l Perry Howard B-f Watson Oliver

TIVERTON Brightman W E-1 Durfee J T-f Hambly L A-f c Seabury S-1 White A P-f

## VALLEY FALLS

Brennan Jas—l Kinion P. J—f 1 Hogan M—l Quigley P J—l Williams J J—f

WAKEFIELD

Babcock John E-f Dixon John T of C-Gardner T A & Co-f Knowles Edwin C-f

Kroener Geo A Jr—l Perry Howard B—f

WARREN Cady Edwin A-f Champlin H F-l Cole Luther-f Greene Chas W-l f Martin Joseph W-f Provost J A-f

## WESTERLY

WESTERLY
Barns Everett—1
Bliven C B—1
Burke Edward M—f
Chester Irvine O—f
Coy Frank W—i
Eldred A E—1
Gavitt O E—1
Guyette C H—1
Hillard P H—1
Morgan C A—f 1 c
Sheffield Thos D—f

WOONSOCKET

Briggs B A-l Brindle Robert-l

Brown Stephen H-f c Cavanaugh T-f l Cook L M-f Gaskell Robert S-f l c Gauthin M—f Girard Frank —f l Lafond A E—l Larochelle N—f Larochelle N-f
L'Esperance R T-f
Lord D C-f
Lord D C-f
Morin A N & Son-f
Morin A N-f
Mowry Wm C-f
L Mulligan Ambrose A-c
Rhodes W P-f
Rowen T-f
Seagrave George E-l
Sherman Amos-l
Sherman R W & Co-f
L C Smith & Barrette-f 1 c Smith R P & Son-f 1 c Whitney C O-c Wilkins J-l Williams Wm E-l

Thackston & Son-f c Townes S A-f Wilson G E-l

## SOUTH CAROLINA

ABBEVILLE Aiken & Ellis—f l Bradley W W—f Du Pie J H—f Hill R E—f

## AIKEN

Ashurst J W-f 1 c Hutson J C-f 1 c Hutson W M-l Ott & Laird-f 1 c Sawyer C E & Co-f 1 c

## ALLENDALE

Boineau F G-f 1 Connor C T-1 Farmer C B-f

## ANDERSON

ANDERSON
Abrams R A-I
Boleman G N C-f
Brock & Mattison-f c
Burris J Joyce-f
Cox W F-f
Crayton T S-f
Ginn R J-f 1
Harris Calhoun-f
Holleman Lee G-f
Howard H E-I
Lewis J B-f
Mattison L S-I Lewis J B—f
Mattison L S—I
Mattison M M—I
Mauldin B F—I
Norris T W—I f
Ratliffs T R—f
Shumate H S—f
Sloan D P—I f
Von Hasseln J H—f
Webb C W—I

## BAMBERG

Beabhane H J Jr—f 1 c Cauthen W M—l Dickinson G M—f 1 c Dowling H S—l Folk John F—l c Johnson H W—l Riley W A—l Wright W R—l

## BARNWELL Butler, Calhoun & Co-f Calhoun, McNab & Co--Creels H L & Co-f 1 c

Green Miller P—c Hay R M—l Hay C J—f Manville A P—l

## BEAUFORT

Battle H-l f Elliott J H Jr-Elliott W W-l Gaunt F H-1 Johnson C S-f Kinghorn J A-1 Kinghorn J B-f

# BENNETTSVILLE

Bristow A J-f 1 c Carlisle Edwin S-Freeman R L-1 McCall C S-f Moore John S-f 1

# BLACKSBURG

Anderson W-f Blue E K-l f c Morrow M H-f

BLACKVILLE Briggs H W-f 1 c Hammet B J-f Rush S H-f 1 Strobel J P-f 1

## CAMDEN

Boykin N C-1 f c Hough W R-1 Lang S L-f Moore C C-f c a Steedman R Y-f c Williams D R Jr-f c

## CHARLESTON

CHARLESTON
Alston B F-f c
Bremer H F-f
Bruning J H-l
Chisolm J B-f 1 c
Cosgrove J-f 1 e
Dillingham J C-l
Dowie & Mure-f
Dunkin W H-f
Duryea R H-f
Falk D B-l
Fitch W M-c
French R S-l
Gordon J G-f
Guerard E P-l

Hastie W S & Son—f l c Holmes Jas G—l Honour J L & Co—f Hyde T T—f Jacobs W M—l Kelly J D—f l c Kinloch St John P file Kroeg A A-f
Legare & Rhett-f c
Leseman J D-l f c
Lowndes C T & Co-f
McGee H T-f
Marshall R M & Bro-f
Middleton W D & Co-f c
Mordecai & Gadsden-c
Orgain F-l
Pinckney R H-l f
Price T J-f
Ravenel, Johnson & Robertson-f l c
Redding & Pinckney-f
Reeves & McTureousf 1 c fle f 1 c
Robertson James—1 c
Schachte C B—f
Schachte Henry—f c
Scherfesee L & Son—f 1
Smith Algernon S—f 1
Thompson W T—f c
Tighe C C—f
Triest & Israel—f 1 c
Tupper F & Co—f c
Tupper S Y & Sons—f c
Whilden H C—l
Williman L A—f

# CHERAW Duvall H M-f c Godfrey W R-f Reed Samuel H-f Waddill F A-f 1 c

CHESTER Aiken A M & Co-f Edwards C C-f 1 c Hardin W H & E H-Lathan S R-f Means J W & Co-f White T H & Co-f

## COLUMBIA

Barnwell Wm & Co-f c Basham R F-1

Blalock R J-1
Bollin John H-f
Caldwell, Howard & Co
-f 1 c
Cantey J M-f 1 c
Dial Geo L & Co-f c
Gambrill D-f c
Gibbes W H Jr-1
Hyatt F H-l
Jones Gaillard & Co-f c
Land J S-1
Lott J C-f
McDonald Jas-f
Miller S L-1
Rawls B A-f 1
Robinson J W-f c Rawis B A—1 1
Robinson J W—1 c
Scibels E W & Son—1 c
Scibels Edwin G—1
Simmons C B—1 c
Swaffield W C—1 1 c
Thompson H T—1
Walker J H & Co—1 1 c

## CONVERSE

Reid S T-1

## CONWAY

Buck H L Jr-I Freeman Will A-Buck H L Jr—i
Freeman Wdl A—f
McNeill D T—l
Quattlebaum C P—f
Stalvey G F—c
Spivey D A—l
Spivey & Collins—f l

## DARLINGTON

Baird Harold—f l c Coggeshall R W—l King G K—f Williamson L E & Co— Vaughan E & Co-f

# DOVESVILLE Chambers P P-l De Lorme C H-l Dick J A-l

DUE WEST Bonner H E-f 1 Ressey David-l Wildeman J W-f

## **EASLEY**

Hudgens A W & Son-f Smith W C-f 1

## **EDGEFIELD**

Griffin & Meins-f 1 c Meins Jas T-f l Norris E J-f l c

#### FLORENCE

Barringer & Husbands --Chase Sanborn-f I c

## GAFFNEY CITY

Jones J Darby—f 1 c Sams R O—f Stacy F G—f 1 c Wood & Smith—f 1 c

## GEORGETOWN

Congdon G R-f c Fraser & Co-f 1 c Morgan W D-l Munnerlyn B A-f Pyatt J S-l Speckmen J 7 Sparkman Jas R-11

GRANITEVILLE Giles W A-f 1 c Hard B W-f

## GREENVILLE

GREENVILLE

Allen Bros—I
Anthony W B—f 1 c
Barton W A—f 1 c
Browning G A—I
Capers F F—f
Carter J F—I
Congers J J—I
Furman A G—f
Gassaway & McElroy—f 1
Goldsmith Wm Jr—f 1 c
Goddlett R C—f
Hayne P T—f
Houston L B—f 1 c
McGee R L—f
Mitchell J F & Co—f 1
Rives Geo J—f 1 c
Rutledge J R & Co—f
Stroud W D—I

## GREENWOOD

Allen F M-f
Andrews Geo W-f c
Canfield J W-l
Chipley J S & Co-f
Dew P S-l c
Garrett C W-f
Goodwyn E R-f
Graham H M-f c
Hartzog A S-f
Hodges G C-l
Lee & McGee-f c
Medlock J T-f
Miller S E-l c
Nichols & Baker-f
Spence J W-f
Whartan J B-f Allen F M-f

## HAMBURG

Butt F M Co-f Walker Jno W Co-f

HARTSVILLE Coker J L & Co-f 1

## HICKORY GROVE

Allison J K-f Lathan & Slaughter-f 1 Moorhead W J-f JOHNSTON

Coleman W Lee-f Ouzts & Watson-f

## **KERSHAW**

Beckham R S & Co-f Beckham W A-1 Davidson L S & Co-f Witherspoon B J & Co-f

## LANCASTER

Allison E C—l Clark A J—l Knight W B—l McIlwain H G— Millen W H—l Moons Paul —f Moons D M—l Williams & Crawford-Witherspoon B J & Co-

## LAURENS

Austin James—f c
Barksdale C D—l
Barksdale John A—f
Caxie W P—f
Dial W H—f c
Fleming J O C & Co—f c
Garlington J T—f c
Nelson T H—f Nelson T H—f
Todd T E—f 1 c
Traynham J H—f 1 c
Winter J E & Bro—f

## LEXINGTON

Bradford C S-f 1 c Fox A J-f 1

## MANNING

Ingram I C-1 Ingram S E-1 Lesesne J H-1 Levi Abe-1 Wilson F N-f 1 e Wilson J L-f 1 c

## MARION

Covington F F-1 Cross W F-1 Cross W H-1 Hamer P B-1 c Johnson J W-c Mullins Mrs Edward W Stackhouse & Manning-f White H W-1 White J B-f

# MAYERSVILLE

Chaffin Robt-f Deschamps G T-f

## McCORMICK

Britt J E-f 1 Robinson R J-f 1

## NEWBERRY

Boozen S P-f 1 c Ployd & Huiett-f Norwood J E-f c Pifer A P-l Scott John-f c Tarrant W T & Son-f Wilson F-f c

## **ORANGEBURG**

Brantley B Edisto Insurance Agency Glover Mortimer Houser Eugene—1
Izlar Wm V—1
Kohn Henry
Kortjohn C D—1 1 e
Orangeburg Ins Agency Schiffley F A-1 Sease W K Co-f Smith W G-f Sturkie L K-1 Ziegler Jas W-1 c

## PENDLETON

Gibson W M-1 Hunter J T-f 1 Pickens J Miles-Taylor Geo E-f

#### PIEDMONT

Lebby & Norwood—f 1 c Sullivan Oscar—l

## ROCK HILL

Craig B N-1 c
Hutchison D-1 c
London John R-f
May C S-f May C S-i McFadden J H-1 Roddey W J-1 Roddey & Boyce-f c Steele J G-1 c Stewart W H-1

## ST MATTHEWS

Able L M-f 1 c Arnaker T A-f Laryea J H-f 1 c

## SENECA

Cary F M-f Gignilliat H I-c Nimmons W P-f Stribling J W-f Todd J W-f 1

## SPARTANBURG

SPARTANBURG
Allen Geo F-1
Carliale C H-f
Carliale J H Jr-f c
Cofield Jas & Co-f c
Coffey J W-1
Elford J M-f 1 c
Elliott Estes-1
Ferguson R H-1
Genn Wm S-f c
Haughton W G-f 1
Law A M & Co-f 1 c
McCullough & Pitts-1
Mulligan A B-1

Reed H-1 Thomson H W-f c White A L & Co-f

## SUMMERVILLE

Dehon W R-f 1 c Walker Bros-t 1

## SUMTER

Brown W A-f c Citizens Ins Agency-i 1 c Jones W S-1 Moses Andrena Mrs-flc Reardon George—1
Richardson T E—1
Stubbs C E—1
Staneill Walter—c
Sumter Ins Agency—fle
Wilder J G R—1

## TIMMONSVILLE

Charles R K—f 1 c
Garner & Rollins—f 1 e
Kershaw Z T—f
Lewis W H—1
Rollins R C—1
Tralen D H—f

#### UNION

Bailey Lumber & Mfg Co-f c Farr & Thompson-f c Nicholson W A & Son Oitzel Geo H Swygert Thos I—f

## WALHALLA

Thompson Jas—f 1 c Verner Jno D—f 1 c

## WALTERBORO

Black H W Jr-f Black D B-f Fitch F B Henderson C G-Klein Jno M-l

## WESTMINSTER

Anderson W P-f Carter J S-f Pitts I S-1

## WILLIAMSTON

Horton Miss Louise-1 Elliott H-1

## WINNSBOROUGH

Brice J A-f Caldwell J C-f 1 c Craig John R-f 1 Davis J Q-f 1 Flennikin W H-f Gantt L-f 1

## YORKVILLE

Grist Sam M-f 1 c Harrison W P-f 1 c Lindsay J R-f 1 c Lowry J E-1

## SOUTH DAKOTA

## ABERDEEN

ABERDEEN
Bolles Geo-f c
Burnette C G-l
Burnette D P-l
Easton C F-f c
Englesby C, H-l
Erwin G M I,-l
Frisher Chas A-f c
Fletcher C C-f c
Gage T C-f c
Gidden Minnie-l c
Howard C A-f
Mason Meda-f
Milligan A F-f
Narregang S W-l f c
Paine R T-f
Reed & Bottom-f c

## ALEXANDRIA

ALEANDRIA

Ives Edson—I
Kelso Chas D—f c
Mohr H J—f c
Ryburn & Peckham—f c
Stablein O K—I
Stilwell V K—f c
Thiel & Ryburn—f c zı 🧀

## ARMOUR

ARMOUR

Batchelder D W-f c

Blanchard George-f 1 c

Cline E W-f c

Floete C E-f c

Hospers Peter-f c

Johnson Bros-f c

Mathews John J-f c

Savage A G-l

Tipton W E-f c

Wanzer E P-f c

## **ASHTON**

Blaine T P-f Lee M N-f Watkins S P-f c

## BERESFORD

Bulow W J-f Frieberg August-f Meidell H J-f Seeley John C-f

BLUNT Tarbell & Eakin-f

BRIDGEWATER

Abel E L-f Anderson J H -f Laing G W-f Smith W T-f

## BRITTON

Bingham_George Cooper E A-f Cooper E A-f Forest S E-f Gardner Robert Wells J-f Phelps Harry-f

## **BROOKINGS**

Akin T C-f
Carlisle F J-f 1 c
Carlisle M G-f c
Fishback H-f c
Hooker John A-f
Phillips W H H-f
Reeves H H-f
Thayer Geo F-f

## BRYANT

Cole G I—f 1
Griffing S B—f 1
Horsewell J A—1
Rowe H S—f 1 Sylverson E A-f

CANTON

Anderson Hans—f
Benedict C E—f c
Carlson A B—f
Cooper H N—f
Forrest & Solum—f
Hanson M H—f
Helgerson A—f
Knudson O C
Rudelph O A—f Rudolph O A—f Skartvedt G—f Warner G G —l

CASTLEWOOD Arneson G A S-f c Curtis E-l Curtis H H-f c Walton E-f c

CENTREVILLE Mee Jas—f c
Moser D M—f c
Nicholls Geo H—f c
Thomas D M
Thomson J S—f c
Wass V C—f c

## CHAMBERLAIN

Drury E I — f c
Farmer W J—f
Graybill W C—f
Hayes Scott—f
Henry Bros—f l
Montgomery W J—f
Tidrick C D—f
Whitbeck A C—f

**COLUMBIA** Corry C. E-f Hunsberger I-f

CUSTER CITY Delicate T W-f c Hanley W F-f Rilchir J E Smith Chas E-f

DEADWOOD Dague B P-f c Gorder C O-f c Roberts E F-l Stilwell L W-f

## DELL RAPIDS

Hegge Oluf—f
Holton A—f 1
Huntemer A—f
Kenefick M R—f 1 c
Kenefick R E—f 1
Larson L K—f
Lund W G—f
Smith O H—f c
Uline G A—f

DE SMET Aetfilisch L F-f Carroll J H-f Green E F-i Holtz J E-f Hubbard J H-f 1 Loftus D H-f Sanford E P-f 1

## ELKTON

Donohue M—c
First State Bank—f
Gerlach F E—f
Grattan O T—f
Hodge J E—f
Mayer Theo—f 1 c
Zalsky E R—f

**ESTELLINE** Ainsworth C B-f c Liebenstein M S-f c Smith Leroy-1

Whittemore W E-f c Wolff A C-f c

**EUREKA** 

German Bank-f Hooper F H-f

**FAULKSTON** Cornwell I Allen—f 1 Moore A M— Morse A W—f 1 c

FLANDREAU
Bigelow James T—11 c
Colman E G—1 c
Faegre A—1 c
Krause W A—1 c
Metcali W S—1
Pettigrew & Walters—1 c
Sehyan Knut—1
Smith Jesse A—1 c

FORT PIERRE Summer G E-f

GARY Exchange Bank of Gary -f 1 c Houghton Ashley L-Houghton A L Sr-f 1 c

GROTON Basom N S—f c Erwin W I—f Heath M A—f Mather R A—f Miller W B—f c

HERMOSA Monaghan Thos R—f Baker J F—f

HOT SPRINGS Clark Harry—f
Cleveland G M—f c
Cull L S—f c
Jackett E R—f c
Magowan Wm' J—f
Parks & Reeder—f 1
Smith G C—f c −fÌc

HOWARD Crissey & Cox—f c Girton L E—f c Goodwin E L—f Grua Ed-f Hauson H M-f 1 c Smith Hugh-f c Widel J A-f 1

## HURON

HURON
Bryant & Dickenson—f
Fullenweider Geo E—f
Hinckley H C—f
Kelley C A—f
King John H—f
Klemme J C—f c
Lyon P B—l
Miller John H—f
Reed George—f
Rice H J—f c
Van Dalsen H A—f
Wardail N M—f c
Wilcox Fred M—f

IROQUOIS

Baldridge J-f Johnson A-f Sullivan T J-f

KIMBALL Delire Peter—I Hinrichs H W—f Hinrichs H W—f c Long J B—f Lumbard E B-f Weeks I A-f Winn J J-f

LEAD LEAD
Allison Mrs Martha-f c
Bryant & Geskey-f l c
Corrigan M G-l
Carren J W-f c
Feency Jos-f c
Geskey & Monahen-f l c
Jepson V T-f c
Kyde Soren M-l
McKay Walter-f
Monahan A E-f c
Quimby W M-f
Rice M L-l c
Russell S F-l f
Tanner C G-f c

MADISON Ball F G-f l c
Beardsley Wm-f
Cochrane G E-f
Daly J-f
Davison J W-f
Fitts F D-f Fitts F D—f
Holdridge D D—f
Jones J L—f
Kennedy Chas B—
Mackay W A—f
McCallister G L—f
Schmidt A G—f
Schmidt A G—f
Sheridan E—f
Tobin Wm—f
Trow J A—f 1
Tuttle G F—l
Williamson J H—f

MILBANK MILBANK
Bentley L H-f
Hulsman H-f
Lindquist A P-f
Lockhart S S-f
McCarthy Frank M
Middlebrook G C-c
Pasco S M-f
Rix Geo S-f
Roberts F B-f
Saunders W B-f
Stattds D-f
Wood G L-f c

MITCHELI.
Bidwell F A-f c
Burright D W-f
Craft Frank-f
Craft Frank-f
Crow John N-f
Doughet Geo-l
Hager A B-f c
Kuhn J M-l
McGovern P T-l
Powers J W-f l
Scrivens J H-l
Thomas L C-l
Wells J E-f l c
Walgemuth J B-f
Walrath J O-f MITCHELL

PARKER Brown E L—f
Byers J R—l
Cisby F L—f 1 c
Stevens T B—l
Watson J W—f e
Wood W R & Co—f c

PIERRE Breeden J K-f Brink A C-f Cutting H E-King Frank G-March D W Mead C D-f 1

RAPID CITY Allen E-f Ferguson D-f

Hunt G C-f Lake F D-f Rugg F H-f Worth H-f

REDFIELD Anderson O H—1
Bailey Geo—f 1 c
Buil R T—f
Bruell W F—f
Chase A—f 1
Fisher Geo W—f
Hunt D N—f c
Labrie A F—f 1 c Anderson O H-f Lannerg C W-f
Lonnberg C W-f
Myers & Fiske-f 1 c
Packard H P-f 1
Simonds & Sterling-f

ST. LAWRENCE Ives B F-f c McCullem J F-f

SALEM Biernatzki A C—f c Gibson J W—f Goldsmith D—f Holly W R—f Scanlan P W—f Todd I J—f c Wilson E H—f c

SCOTLAND Bardwell W E-f

SIOUX FALLS Babcock West-1 Boone John P Jr-1

Campbell L C-l Clark J B-f Clark W-l Clark W-1
Edinsen Geo-f
Engle W B-1
Glidden D S-6
Grant Harry-1
Holbrook Dwight G-1
Hollister Brothers-f
Holmes Charles-1
Kiland J H & Co-1
Lewis George W-f
Lundeen K-1
Mallaney J-1
McDonald Geo-1
McKinney & Allen-f
Morcom & Knowlesfile

f 1 c Norton C L-f Shelden J H-f Stickney M A-Woods R J-l

**SPEARFISH** Burgess John M—f Harlow W H—f 1 c Kennie A L—f 1 Parker G W—l Todd W H—f 1

**STURGIS** Atwater H P-f c
Hoehn Max-f c
Perkins & Huffman-f c
Runkel Chas-l
Schnell Arthur-f
Scollard John-f TYNDALL

Krause Ed—f c Smith P W—f 1 c Youngworth Wm—f

VALLEY SPRINGS Hetland L S-f c James W H-f c Kimball J G-f c Wright G W-f c

VERMILION Copeland J A-f c
Dawson E B-1
Gunduson J-f c
Hart E M-f 1 c
Lewis & Dawson-f 1 c
Salmer Joe-f
Swezey L T-f c
Thompson O W-f 1 c
Tilton & McDermott-f c

WATERTOWN

WATERTOWN
Briggs S A-f e
Countryman F A-f l e
Fahnestock H J-f c
Gove E A-f
Kranz Chas-f
McMath W J-l c
Sheldon H L-f c
Sheldon S B-f e
Stevens O D-f c
Wairath H D-f c
Whitwam C-f
Williams G R-f

WEBSTER

Alley J-f Compton D B-f c Goodwin J T-f

WILMOT Munro John A-f 1 c Minder A-f

WOONSOCKET Baer B W-f
Brewster D H-f
Cooney Connor-f
Hobart J H-f
Sampson Alden-f
Shearer L M-f
Stuart W S-f
Wilde Eber-f
Williams W H-f

YANKTON

Bruce E A-l
Dunn E H-f 1 c
Duus J M-f
Edwards Thos-f
Gamble Jennie-f
Gray Edward-l
Harris C J B-l
Kingsbury C L-l
Moe J A-l Moe J A-I Roberts G W-f Walker Wm A-I White Edwin T- f 1 c Williams B S-f Wyman A L-f Ziebach F M-f

## TENNESSEE

SAMURL M. WILLIAMSON.

ROBERT C. WILLIAMSON

# WILLIAMSON BROTHERS INSURANCE

O¥₽R \$100,000.000 **XSSBTS** REPRESENTED

MEMPHIS. TENN.

WRITING A GENERAL BUSINESS THROUGHOUT THE SOUTH

# Oil Mills, Cotton Gins, Wood Working Plants and Lumber our Specialties

ATHENS Candler H M-f l Dodson W C-f l c

BOLIVAR Bills J H-f Durrett R E Jones Sam—f Miller C A—c Newbern T D—l

BRISTOL Brewer W P & Sons-f Howell& Bachman—f 1 c
Kables E H—f 1
Lyon J B Co—f 1 c
Sheen W G—f 1 c

BROWNSVILLE Bond R N-f Bradford A H-f l c

Carlton Chas—!
Crowder T W—f 1
Currie G W—l
Currie W T—f 1 c
Dupree N R—f
Lyle G W—f c
Powell B A Jr—f
Thomas S F—f
Wilder J A—f
Willes E W—l c

**CHATTANOOGA** CHATTANOGA
Biese C W-I
Caldwell A S-I
Colburn W J & Co-f 1 c
Drewry E M-I
Drewry & Raulston-I
Duncan D L-c
Estes Bros & Co-f 1 c
Faxon, Ross & Co-f 1 c
Ferger J Fred & Bro-f

Glover & Grady—fiched John W—f
McBerland H L—l
Maclellan Thos—c
McGee & Hoskins—f
Moyses Sol—fic Ochs M B & Co—l
Olson C W & Co—fe
Pickens Mrs Carrie A—f
Powell C E—l
Roberts M G L—fc
Sloan A N—l f
Thompson T C—l
Tyler F E—f
Walkins E C—f
Wester W C—f

Dortch W T-f Hodgson & Caldwell-f l c
Howell & Atkins—f c
Kennedy & Pettus—f l c
Nelson W E—l
Orgain Holmes—l
Pitman M C—f c
Rossington R·B—f c
Settle W A & Son—l
Wood James T—f c
Yarbrough H N—f l 1 c

**CLEVELAND** 

Hargis & Ramsey—f 1
Harle C W & Bro—f c
Jordan T G—f
Knox O A—f
Rogers T L—f 1
Taylor W O—f 1
Tonkin W H—f 1 c

# D.A. FISHER MEMPHIS, TENN.

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Special Facilities for the care of Southern Woodworkers and Lumber Business

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#### COLUMBIA

Coleman G L-1 Elam J J-f Farris Mora B-f Frierson J W-f Gordon, Nicholson & Co —f l c Hall A G—l

Hendley & Nichols—f Nicholson A O A Jr—l Rains A B—f Wilson & Regan—l

## DANDRIDGE Holtsinger S M-f

DAYTON

Abel Robt. P—f
Dean J T—l
Hicks M B—f 1 c
Miller J R & Co—f

### DRESDEN

Hall F P-f Irvine R N-f c Lewis R T-f 1

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## **DYERSBURG**

Atkins J W-f
Latta J G-f
Menzies & Biggs-f
Moss R F C-l
Stone W A-f
Tucker L W & Co-f c
Wells T L-f l

## ERIN

Hobbs J C-f Partridge E R-f

## FAYETTEVILLE

Fenery R ED—1 c
Hill Miss Emily—1 c
Jones & Goodrich—f
McWilliams A B—1
Poindexter Alex H—f 1 c
Roach & Goodrich—f 1
Thomison J H—1
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## FRANKLIN

Campbell, House & Perkins—f l c
Channell P V—l c
House S S—f
Matthews Geo l—f
McGan J L—f l

Murray Wm-f Parkes J L-f Paschall W A-1

## GALLATIN

Anderson D B & Sonflc
Ellis T S
Hall Wm & Son-f
King Thos H-f l
McLaren J H-f
Pardue W W-f c

GOODLETTSVILLE Joyner Jno F-Mathes A R-f

GREENEVILLE Armitage W H—f
Armitage Jas—1
Britton J D—f
Hacker J E—f
Headrick R E—f
Howard N T & Co—f 1 c
Piper Jno M—f

## HARRIMAN

Hendrick C E-f c Kurtz & Scott-f c Manley John A-f Nottingham C W-f 1

## HARTSVILLE

Lauderdale Jas D-f 1 Oglesby J M-f 1 c

## HUMBOLDT

Adams G J-f
Dodson A R-f
Fox E L-f
Mathis J W-f 1
Senter J M-f 1 c
Thomas J H-f

# HUNTINGTON

Brown R T-f 1 c Falkner E-f 1 · Wright J McN-f 1 c

## JACKSON

JACKSON
Alexander W F-f
Anderson M D-f
Caldwell & Vander-f
Dunawav W E-f
Foster C C-l
Fulghum E-l
Hunt J D-l
Hunt J D-l
Hurt R A-f
Johnson Joe-l
Landis C F-l
Levi H-l Levi H-l Lindsay R B-f McCutchen J T Jr & Co-f Price J H-1 Ramsey G H-f

Sweatman L O-1
Wilkerson & Fisher-f lc
Witherspoon Ross-1

LA GRANGE
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# **JONESBORO**

Haws S N Stone James

## KENTON

Howell Walter-f Reed G W-f

## KNOXVILLE

Birdsong A S—f c Blackburn Bros—f Brooke Charlton—f Brooks Jno M—f Rrownlow A—f Brownlow A-f
Brownlow A-f
Clements W H H-f c
Dawes & Co-f 1
Denton W L & Co-f 1 c
Dickson Wm-i
Ellis & Ruble-l Flenniken M F-f French M O-c Fienniken M F-f
French M O-c
Gammon G A-l
Heart Frank-l
Henderson Wm B-l f
Hendrickson I C-f
Hickman & Johnson-f
House & Burwell-f c
Irby C W-f I
Jennings J W-f
Kabler E H-l
King W L-c
Lee Dan K-l
Lee Dan K-l
Lee Dan K-l
Lee U W-c
Lutz J E-f l c
Lynn H W-f
Maynard & Davies-f c
McKinney J S-l
McMillan Alex-f
McMillan Alex-f
McMullen, Simmonds &
Co-f

Co-f McSpadden & Lipscomb

McSpadden & Lipscoml

—f 1c

—f 1c

Neville S Y—l

Parker M A & J C—f

Ridley M E—l

Roberts W H—f

Rogers Van Gilder—f

Rothwell R A—l

Serviss E E—l

Simmonds R H & Co—f

f c

f c Van Gilder Rogers Williams L T & Co-f

## LEBANON

LEBANON
Agams A A-f
Baird R M-1
Beard E E-f
Hooker A W-f 1 c
Jackson D G-l
Love W T-f
McClain A M-f
Robertson N G-f 1 c
Thompson Lillard-c

## **LEWISBURG**

Fox & Moss-f Hendricks R G-f Hendricks R G—f
Houston P D Jr—f l c
Kercheval R J—f
Loyd J A—f
Loyd & Kercheval—f
McAdams W G—l
McGahey O—f l
Murry J M—f
Scales N E—l
Welch W L—f

## LEXINGTON

Graper H E-f 1 c Murray O K-1 Stanford A S-1

## LONDON Malcom J B-f

MARTIN

Cayce C H-f c
Clements G C-l
Martin & Gardner-f e
Nowlin R E-f 1 c
Thomas Price-l
Wharton G C-l
Wilkes J I-l
Whitnell R C-l

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Cawood R M-f c Dunlap W A-f 1 Gamble A-f Seaton W P-f 1

## McKENZIE

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Delaware, Philadelphia Metropolitan, Chicago Phœnix, London Merchants Insurance Co., St. Louis, Mo. Globe & Rutgers, New York, N. Y.

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Co-f
Moss & Buckingham—f
Moss & Buckingham—f
Nelson W L & Co-f
Parker R A, Jr—f
Reynolds E—I
Richert C—f
Sayre W C—I
Schafter R C—I
Schafter R C—I
Schatz S W—c
Sylvester J A & Co—f I
Taylor T J—I
Thompson T C—I
Thompson T C—I
Thompson T F—f
Valker J F—f
Velliord Thos & Sons—I
f. c. Montedonico, Proudfit & f c Williams & Sugerman-f Villiamson Bros-f Wills & Crouder—I Wills E F & Co—I Vood W H—I

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MORRISTOWN Blair W K-f
Brown W L-f 1 c
Fisher J N-f
Hodges J C-f c
Lotspeich A W-f 1
Rice J A-f
Taylor C V-f 1
Taylor R F-f

MOUNT PLEASANT Gregory E L-f Irwin E-f Patterson W T-l Watts O O-l

MURFRELSBORO Beard Richard-f Beesley J C-1 Crichlow J H-f Rion E T-1 c Rion & Fox-f c

## NASHVILLE

NASHVILLE
Aiken J H—c
Aiken J H—c
Aiken John Hill—f c
Alderson Hugh K & Co
Alexander W A—f
Andrews W S—l
Annistead Robt L—l
Anthony J—l
Armstead W B—l
Baird W C—l
Baird W C—l
Barrelle & Smith—l
Baskett T C—l
Baxter J A—f 1 c
Bennett E E—l
Biggs D D—l
Bowen f C—l
Brown J M—l
Brown J M—l
Browning J—l Brown Marvin—I
Browning J—I
Bruce C L—I
Bruce S C—I
Brummit Geo—I
Bryan J L—I
Buel & Crockett—I e
Burch John C—I
Burns John—I
Burton J B—I
Butler L F—I
Burton A M—I
Burton W H—I
Cage Gayden—I Cage Gayden—I
Caldwell Jas E & Son—f
Cambron W S—I Cambron W Caney A C-Charlton L-

Chase I K—f
Chase & Blakemore—f c
Christenbury W S—l
Cline C C—l
Cole Chas T & Co—f c
Cooley Theo & Co—f c
Cooper E B—f
Cooper L G—l
Crockett H H—l
Croft R S—l
Cross E C—l
Crossway Wm—l
Crouch Peter W—l
Crutcher T W—f
Crutcher T W—f
Crutcher T W—f
Crutcher T W—f
Crutcher T W—l
Curran Dan J—l
Curran Dan J—l
Curran W T—l
Curran W T—l
Curran W T—l
Curtin W T—l
Curtin W S—l
Donaldson W A—l
Dovy W J—l
Drewry E M—l
Dryfus S E—l
Dulley, Guilford & Co—
f c
Duke G W—l Dryfus S. E.—I
Dudley, Guilford & Co—
f c C
f c W—I
Duke G W—I
Duke J T—I
Eaves D C—I
Eaves Wm H—I
Edwards W A—I
Edwards W A—I
Etwin & Fields—f
Evans J W—I
Evans E H—I
Evans E H—I
Evans E H—I
Evans F M—f
Farrell Norman Sr—f
Fisher F E—I
Fite Robert H & Co—f
Fonville W B Jr—f
Franklin J A—I
Franklin J A—I
Franklin Lucian—I
Franklin Lucian—I
Frizzell Chas F & Co—f
Funston W A—I
Fruston W A—I
Fusch E A—I c
Gale W D—f
Garris J D—I
Gates G W—I
Gooddall McWhirter &
Hunter—f c
Gooddock J M—I Hunter—f c
Goodwin M—l
Goudlock J M—
Green W F—l c
Grigg J P—l
Grigg W A—l
Grigsly B D—l
Gum J E—l
Hailly J I—l
Hannah M—l Hannan M—I
Hardison Humphrey A—I
Harris R S—I
Hart, Sharpe & Co—f I
Hartzell D A—I
Haslem W A—I
Haswell W E—I Hawkins R H-

Hayse Albert—1
Hayse Tom—1
Hebert C J—1
Hebert C Z—1
Henry R A—1 c
Higgins C S—1
Hill J I—1
Hooper L—1
Hooper L—1
Hood B M—1
Huddleston R C—1
Hugins W D—1
Hume F P—1
Hume F P—1
Hunter Alex—f c Hunter Alex—f c
Hunter Alex—f c
Hunter Alex—f c
Hyde T J—I
Jackson Howell E—f c
Jackson Howell E—f c
Jackson Howell E—f c
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Jackson Howell E—f c
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Jackson Howell E—f c
Lamar A W—I
Lamar A W—I
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Loventhal Bros—f I c
Loventhal Lee I—I
Loventhal Bros—f I c
Loventhal Lee I—I
Loventhal Bros—f I c
Loventhal Bros—f I c
Loventhal Lee I—I
Marsh J M—I
Marsh J M—I
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McLean A T—I
McMarey C B—I
McMarey C B—I
Milwain C E—I
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Moore L B—I Mount Thos-1 Munroe John-I Murrey J B-f Nance J A-l Newcomb W C-l Nevins W C-l Ogden W A-l O'Hare J-l

## TENN—Nashville, Con.

Palmer W F-1
Parrish J A-1
Parrish J A-1
Parks Will S-1
Pate C W-c
Payne O B-1
Payne W R-1
Peary W F-1
Pegrum W E-1
Petty R E-1
Petty R M-1
Petty R M-1
Petty R M-1
Polyton B R-1
Phillips M G-c
Picton John M & Co-fc
Picton John M & Co-fc
Picton John M & Co-fc
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Picton John M & Co-fc
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Throop & Eastman-l
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Tobin B F-l
Treanor J O & Son-f
Turner H M-l
Turner R W & Co-f
Turner B D-l c
Wall W A-l
Warden P D-l
Wetherby W A-l
Wheeler J E-l
Williamson T J-l
Williamson T J-l
Williamson W M-l
Witherspoon W D-l
Wyatt Wm-c
Yates W-l
Yeaman L D-l
Young E B-l
Young Jas A-l
Young Jas A-l

PARIS
Cherry A G-f
Hall E T-f 1 c
Johnsonins J J B-1
McGehee E B-f 1
Porter F F Jr-f 1 c
Travis J L S-1
Weldon W E-1
White A B-f 1 c

PULASKI
Arrowsmith H—f
Arrowsmith M—f
Brown Marvin—I f
Crockett N A—f I
Exell W S—I f c
Oakes & Abemathy—f I c
Riddle Geo T—f c
Smithson W B—f
Wilkes Jno B—f
Zuccarello G L—f c

RIPLEY
Durham A O—f
Henry F—f l c
Kirkpatrick Thos Jr—f l c
Owen J H—l

ROCKWOOD Fox J E-f 1 c Lindsley Geo P—f Steinwehr C F—l

ROGERSVILLE Kennor W D-f 1 c

SAVANNAH
Barlow O L—1
Thomas J S—1
Turentine D C—1
Williams C W & Cof 1 c

SEWANEE

Burbank L I—l Du Bose R M—f Elmore C W—l

SHELBYVILLE
Bearden E W—f
Cowan H B—f
Frierson J B—f
Gillis J S—1 c
Kimbro M L—1
Moody C J—f c
Orell—1
Sharer R—1

SOUTH PITTSBURG Fitzgerald R H—f 1 c Hughes F C—f 1 c

SPARTA

Crowder Asa Dibrell S S—f 1 Sims A J Walling J N—f

SPRINGFIELD

SPRINGFIELD
Cobbs C L—f l c
Eckles Ed S—f l c
Mason H H & Co—f c
Orndorff J W—f
Payne D A—f l c
Pike & Brown—f l c
Pike & Henry—l
Robertson Co Real Estate
& Ins Agency—f l c
Stratton H T—f

TRACY CITY
Byers W N-f
Dorris J C

Griswold D H Horvell E C White F M C

TRENTON
Caldwell S P-f 1 c
Freed J-f
Herron E A-f 1 c
Landis J S-f

TROY
Ingram Paul—f 1
Wheeler Jno B—1

TULLAHOMA
Aydelott J G-f
Elliott Buchanom-f l
Martin Erle-f
Moore R T-l
Ransom & Co-f c
Wilson Jas W-f l

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Beckham D W & Co-fe
George D A Jr-I
Union City Fire and
Real Estate Agencyflc
Walker John T & Coflc

WAVERLY
Blessing C J-f
Carnell D C-f c
Cowen C W-f
Goodrich D H-l
Haney W M-l
Ridings C L-l
Saunders Mason-l
Thomas B R-f

WHITWELL Fitzgerald R H-f Huser F C-f Judd Oll-f

WINCHESTER
Gardner John G-f 1 c
Phillips Isaac G-f
Templeton H M-f
Walker W E-f 1 c
Williams V R-f 1 c

## **TEXAS**

1845-----1904

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FREDERICK FRELINGHUYSEN, Pres. BLOOMFIELD J. MILLER, Vice-Pres.

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ASSETS, \$87,458,889.12

SURPLUS, \$6,710,842.21

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ABILENE
Bynum & Muir—f 1 c
Compere Bros—f 1 c
Stith W & Co—f 1 c
ALBANY
Matthews & Blanton—
f 1 c
Webb & Hill—f 1

ALPINE
Herrick J H—f
Van Sickler W—f
ALVARADO
Cotter G W—f
Knox W E—f
McElree Miss Jessie—f 1
Oakes & Harrison—f 1 c

ALVORD
Covington Wm A—f

AMARILLO
Blackwell B V—l c
Clark G L—f
Curry & Dehoney—f 1 c
Hamlin J D—l

Penry J L-f 1 c Skinner E C-l Taylor J A-f Walcott Claude

ARLINGTON
Dugan W M-f
Singleton W I-f 1 c

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# FIRE, TORNADO AND CASUALTY INSURANCE AGENTS

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> Resident Agents Providence Washington-Philadelphia Underwriters. Northern Assurance Company-Traders, of Chicago.

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Bishop J J-1 Carroll & Ferrell-f Jones Paul—f
La Rue, Seisler & Parsons—f
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ATLANTA

Cameron W F-f l c Miles Aquilla-f l c

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Grible Robt—l
Hancock John R—f
Hancock & Little—f
Haynte Brooks—l
Kreisle W C—l
Murrah Tom—c t
Peacock & Smith—l
Pressler & Robinson—f
Peasels G—l
Raymond J H Jr—f
Stacy W H—f c
Wilson H L—l

BAIKD

Blackburn L L-f 1 Lane Fred-f Trent John-f Webb & Russell-f Woods John W-f

BALLINGER

Erwin R G & Co-f 1 Guion Gregg-f 1

Maddox Lee-f 1 c Stone B B-f

BANDERA

Carmichael H H & Co-f Coffey L N-1 Thaimann M R-1 c

BASTROX

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Stanfield R L-1
Tobin Bros-f

SAN DIEGO Croft & Co-f

SAN MARCOS McNaughton G A—f Manlove Mrs Mary—f 1 Smith Mrs F L—f Stevens & Taylor—f

SAN SABA Burleson R W-f

SCHULENBERG
Berger J—l
Boettcher Bros—f
Hensburg G W—l
King W R—f l
Russe Ignaz—f

SEALY
Jordan A—f
Wessendorf J G—f 1

SEQUIN Arend Alb—l Suchart W—f c Tips Chas—f Zorn Jos—f

SEYMOUR
Dickson Bros—1
Fancher Bros & Rupe—f
Goss & Board—1

SHERMAN

Carpenter & Belden—f
1 c
Frost C L—1
Gulick D W—f 1 c
Hay W L—c
Jones Mrs C R—f c
Long W J—1
Moore Miss Luella—f 1
Porter & Terry—f 1 c
Vinson Will—c
Wakefield J P—1
Works J D—1
Wyatt E R—f c
Wyrick O F—f c

;

TEX - Con.

SHINER Holchak C K-f Muecke Chas-f Wolters Bros-f Welhausen Ph-f

**SMITHVILLE** 

Collins T C-f Gaskill C R-f McNaughton F D-f l Moon W L-f

SONORA Hollend R S-f 1 c Taylor Samuel-

STEPHENVILLE Gray J W-f 1 c Groesbeck J N Jr-f King B-f Russell B F-f

SULPHUR SPRINGS

Avinger L H—f
Dunn J M—l
Henderson W F—c
Magrill D E—f c
Rogers S L—l SWEET WATER

Hard H C-f Pierce Miss Mattie-Henderson W F-c

TAVIOR

Alexander A & Co—f c Eichhalt H—l Jones J S Lloyd John Moody Daniel—f c Patterson D A Simons J A—f 1 c Smith H F—c

TEMPLE

Carroll P W-f c
Crane W H-f c
Downs, Cole & Co-f l c
Hotchkins W S-l
Strange S N & Co-f l c
Barden E B-l

Wade C B-f Wilson & Swink-f c

TERRELL
Dashiell W b & Co-f
Griffith A B & Co-f
Griffith T B-f c
Grinnan & Grinnan-f
Harris John B-l
Hill Chas-l
Meredith W F-l
Nebhut P G-f 1
Reihreart Vic-f
Roberts & Gaffney -f TERRELL

TEXARKANA Offenhauser F W-f c Turner & Sevier-f l c

THORP SPRING
Cogdill J V—I
Dabney A G—I
Dabney E M—I
Wyatt L M—I

TYLER Bonner Jno T & Cof c Cain & Son—f l c Christian J R—f l Herring W W—l McBride W H & Cofс

Reaves S D & Son-f c Swann & Cousins-f c

UVALDE Barnhill D W-f 1 c VAN ALSTYNE

Evans'Mrs L B-f 1 Fulton R S-f McDonough G T-c

VERNON

Lutz J E-f c Massie J S-f Murchison E T-1 c

VICTORIA

Henderson J W-1 Hexter J K-1 Hofer L N-f c Hoter L N—t c
Levi A & Co—f 1 c
McDonald James—l c
Peters Gus—f
Whips N—f
Zirjacks Chas—f

WACO Carroll Joseph—I
Cranfill T E—I
Dockery & Co—f c
Eaton John C—I
Fitzhugh & Marshall—f c
Fitzhugh C S—I
Fort Walter V & Co—f c Fort Walter V & Hays Bros—f c
Jones W H—l
Killough J M—f
McCullough C C—
Mackey J H & CoRhodes G H—l
Segner J M—l
Shumate N T—l
Slaughter Asthol Segmer J M-1
Shumate N T-1
Slaughter Arthur L-1
Suhler A-1
Vesey E I-1 c
West & Searcy-f c
Willing Geo & Co-f c

WAXAHACHIE Blaffer J B-1 Chapman & Riddle-f 1 c Fowler S E-f Herring Dr-1 Kirksey C A-1 Langsford & Phillips-f 1 cigh W L P-f c
McCombs R D-f l c
Mizell Peters & Co-f c
Ross & Templeton-f l c
Strickland & Harbin-l

WEATHERFORD Akard & McFall—f Boone, Stokes & Co—f o McCrary W W & Coflc Taylor W D & Co-f 1 c Vivrett W R-f

WEIMER Crebbs W C—f Heyer Mrs Rosa—f Neuhaus & Boettcher—f

WEST Dillard D-f Wendorf & Blum-West & Deveny-f

WHARTON Bolton C L—f 1
Brooks & Cline—f
Gifford & Co G C—f
Russell H J—i

Bruce W Bryant—flc Buchanan J M—flc Cornell S B—flc Seward & Marshall—flc

WHITESBORO

WHITERIGHT Barbee Tom-f 1 Penn Emmet-f 1 Westbrook J R-f 1

WHITNEY McMahan E K-c

Anderson & Robertsonf c l WILLSPOINT

WICHITA FALLS

Howell, Montague & Owens—f c
Reeves & Lyons—i
Wingo E A—f

WOLFE CITY Cole L N-f 1
King Chas B & Co-f 1
Knight F E-f
McWhirter C P-f

YOAKUM Bailey Morris Lander J E Ross A J Ranney M G

## UTAH

AMERICAN FORK Bank of American Fork Chipman & Johnson—f Hindley J R—f Patterson C G—f Shelley Geo F—f

BEAVER Campbell Francis—f Greenwood Geo B—f Harris Louis W—f Tolton J F—f

BRIGHAM CITY Bowring H N-f Burrows John-f Stohl Jos N-f 1 Stohl L N-f 1

CEDAR CITY Arthur C J-f. Highee M D-f

COALVILLE Beard Geo-1 Beard Geo-1 Boyden John-f Branch W H-f Cluff W W-f Eldredge Alma-Wright F H-f

**EPHRAIM** 

Anderson P C-f Greaves P Jr-f Quinn George-f

EUREKA Gear H F-f Haste Warren McCrystal J C & Co-f Pasman J W-f Schriner Wm F-f Windsor H B-f

**FAIRVIEW** Nielson, Swen & Lars-f

FILLMORE

Huntsman G-f Kelley E W-f Smith J D-f Stevens Dan-f

GRANTSVILLE Erickson A S-f

HEBER Duke Robt-f 1 Hatch Abram—f Hatch Joe—f Jensen J C—f

HYRUM Wright Geo F-f

KAYSVILLE Barnes J G M-f Barnes R W-f 1 Burton Chris-f Gailey J R-f Sheffield H J Jr-f Williams F B-1

LEHR CITY Racker W E-f Ross S W-f Smith J Y-f 1 Wadsworth T J

LOGAN

LOGAN

Braugham J L-f
Cranney W D-l c
Crockett F W-f
Eames Ezra-l
Flemming A M-l f
Goodwin Frank-f l
Hansen Willard-f l
Hansen Hans-l
Hatch H E-f
Kimball E S-l c
Knowles J C-f l
Martineau & Preston-f
Petersen H A-f
Smith E W-f

Stewart J Z-f e Thomas Zeph-f

MANTI Axleson Christian-f Crawford W W-f
Dyring & Carpenter-f
Madson J P-f
Reid W T-f Tuttle Luther T-f

MERCUR Watt R W-f1c

MILL CREEK North H K-f

MONROE Erickson F-f Nilsson Bros-f

MORONI Anderson Andrew—f
Jolley Jos L—l

MOUNT PLEASANT Anderson Rasmus—f Beaumann H C—f 1 Candland A C—1

Lund C N-f Wall A C-f Webster Greene-f

MURRAY Atwood H C-f McMillen M Sr-Tingley Geo H-f

OGDEN
Auth Edward—{
Baird H—|
Barton Chas H—f |
Boreman J S—f
Bratz E F—f |
Brummitt J J—f | c
Cassin James—f
Cook Chas W—f
Cook I H—|
Forrestall J M—f c
Goddard B H—f | c
Goddard B H—f | c
Hooley E T—|
Hunter Investment Co—Hunter & Kennedy—f
Ives N H—f
Ives S L—f
Kelly & Herrick—f | c
Kennedy W W—|
Knauss J H—f
Matson G H—f
Nye J C—f
Peery Bros—f
Richards C C—f |
Rolapp E S—f
Scowcroft Willard—f
Smith S S—f
Stephens Frank J—f
Wedell W B—f
Wedell W B—f
Wenger A A—f
PARK CITY **OGDEN** 

PARK CITY Geiger John W—f Heath & Armstrong—f c Lockhart Bros—f Lockhart O C—l

**PAROWAN** Adams Chas-f Rasmussen C C-f

PAYSON Huish A S-f Huish R T-f Loveless J—f
McClellan Albert—f
Snell C E Jr—f PLEASANT GROVE

Carson J H-l Clark Bros & Co-Clark John F-f Halliday J R-l Hayes W L-f Linn Wm-c Thom J D-f

PROVO CITY Buttle Joseph-f Dixon R-f Dixon k—1
Gates & Snow—f
Havercamp & CoJones E L—f c
Marwick John—f 1
Ray W H—f 1

RICHFIELD RICHFIELD

Bean Jesse F-l
Clark S G-f
Heppler A M-l
Heppler J H-l
Lewis & Hoffman-f
Nelson Wm-l
Peterson Jas M-f

RICHMOND Funk James—f Harris C Z—f Shepard J I—f ST GEORGE

Andras James—f SALT LAKE CITY Alder Geo D—1 Anderson Ins Agency— flc f 1 c
Ashton E M-f
Barksdale D-1
Borton Bartlett-1
Pensford, Westcott &

Keith—f
Caine & Hooper Co—f c
Cameron R B—l
Cameron R B—l
Cameron R B—l
Campbell R L—l
Cannon & Cameron—f
Cannon & Cameron—f
Cannon & Cameron—f
Cassady E B—f
Castelberry J S—l c
Crackwell & Higham—l
Cook W A—f
Crome & Wright—f
Dangall N B Jr—l
Darling E R—f
Deisher N J—l
Douglas J M—l
Earl N M—l
Ellison W H—l
Ensign, Elder & Cart-

Ellison W H-l
Ensign, Elder & Cartright-f
Farrell W G-l
Ferris W S-f
Gibbons W H-f
Giesy W S-f
Grant B F-f
Grant Heber J & Co-f c
Grant F A-l
Harding P J-l
Harris Robert F-f

Held & Co-f Hill L S-1 Hiskey U U-f Hoffman Wm-1 Hoffman Wm—I
Home Investment Co—I
Houston R E Inv Co—I
Hudson Sons & Co—I I
Jacobs Z H—I
Kidwell J W—I
King J B—I
Konold Rudolph—I
Kutewsky Roce—I

Konold Rudolph—I
Kutewsky Bros—I
Kutnews Bros—I
Lawrence H W & Co—f
Livingston D H—I
Loda L—I
Lynn-Smith Co
Mangum F A—I
Mann B B—I
McConaughy G M—f
McCornick, Cook & Co
—f I c
McGurrin F E & Co—I

McCornick, Cook & Co
—f 1 c
—f 1 c
McGurrin F E & Co—1
McPherson Willard—1
McPherson Willard—1
Miller & Viele—f 1
Moller & Viele—f 1
Mouser M—1
Nebeker K K—1
Nelson H A—1
O'Connor J O—1
O'Connor J O—1
O'd W W—1
Pearson Simon T—f
Perks J L—f
Pierce E H—f
Pierce E H—f
Pierce E H—f
Rogers Alex Jr—1
Rogers & Jennings Co—f
Rogers & Jennings Co—f
Rooklidge J W—f

Rooklidge J W-f kussell - Tracy-f Salt Lake Ins Agency-

Salt Lake Ins Agency—
fl
Schallenberger C A—f
Shaw James K—f
Shapard E E—l
Sloan E L—f
Sloan E L—f
Sloan Thos—l
Smedley W E & Co—f c
Smith L B—l
Snow Le Roi C—f
Snow O G—l
Sparhing John R—f
Spencer J D—l
Stewart E A—l
Stewart E A—l
Sturgis J F—l
Taylor C E & Co—f
Tiernan Francis—l
Timby F A—l
Tolles S H—l
Tracy Russell L—f
Utah Savings & Trust

Co-f Valentine W H-l Walker D F Jr-f Wanless Geo H-l Wanless Geo F

**RULON S. WELLS** MANAGER

Mutual Life Insurance Co. of New York

Rastern Idaho, Reliable Agents Wanted

For Utah and South-

Wells Rulon S-1 White M R-1 Whittemore R B & Co-

f 1 c Wicks E B-f Wilkinson E J & Co-f Wilson-Sherman Co-f 1

windsor in B-f 1 e
Wing S C-1
Wood C M-1
Young J-f
Young Jos A-f 1 c
Young N A-1
Young & Fowler-f 1
Young & Young-f 1 c
Zion's Benefit Building
Society-f Society—f Zerbes Jos—f

SANDY

Craps C C-f Wilson W W-f SMITHFIELD

Farmers Union—f Miles E R Jr—f Smith A—f

SPANISH FORK

Creer R W-f Jex Heber C-Jones John—f Snell G D Jr—f 1

SPRING CITY Blain Jno S-1 c

SPRINGVILLE Deal Bros & Co-f Jordan Elliot M-f Reynolds H T & Co-Westwood G P-f l Westwood J M-f c Wood & Reynolds TOOELE

Bruncan A J-f Gowans H S-f Marks W S-1

## **VERMONT**

ARLINGTON Canfield F N-f Woodworth E C-Young C H-f

BARRE Ballard Nelson B & Coflc
Barrett E E-1
Boyce W A-f
Dillon I W-flc
Griggs J C-1
Jones D C-1
Miles A E-1
Pape G Herbert-flc
Perry F E-1 flc

BARTON Webster Joseph N-f 1 c Webster P L-f 1 c

Perry E E-l

**BELLOWS FALLS** 

BELLOWS FALLS
Barrett M J—1
Brosnahan John E—f 1 c
Elliott H C—1 c
Guild Geo O—1
Harty P H—1
Hayes L S—1
Howard H—1
Kimball F H—1
Leonard E S—f 1 c
Mace F H—1
Walker E L—f 1 c

BENNINGTON

Booth E A—f c
Childs A P—l
Gibson C D—f
Harris Emory S—l
Norton L P & L S—l c
Norton Harrison I—f c

Quinlan B A—f 1 c Powers Charles N—f 1 c Rollins C M—l Williams H N—l

BRADFORD Brown L J-1 Stearns & Brigham-\$ 1 c

BRANDON Dean R A-1 c
Hilton S-1
Jones S W-f c
Ormsbee & Briggs-f 1 c

**BRATTLEBORO** Childs & Putnam—1
Crown P F—f
Horton W C—l
June C F R—f 1 c
Taylor H E & Son—f 1 c | Hack Geo—f 1 c

BRIGHTON Cobb L A-f c Robinson Geo S-f

BRISTOL

Dumas E A-f c Lawrence W A-f Munsill C E-! Wilson P K-f c

BURLINGTON

Bailey E B—f Barker E M—l Bond John A—l Brown W H—l Brownell & Burnham—

VT.-Burlington,

Con
Hall J L-1
Hickok & Hickok-f 1 c
Hinds S W-1
Lyon G S-1 c
Magner Thos-1
Mine T K-1 c
Morse D S-1
North G F-1 c
Petch G F-1 c
Petch G F-1 c
Petch T S-1 c
Safford J M-1 c
Safford J M-1 c
Sawyer C H-1 c
Stream R G-1
St Pierre A R-f 1 c
Stratton G R-1 c f
White J G-1
Wright A S-1

CAMBRIDGE Griswold W H-f Powell Ira M-f 1 c

Clark Henry L-f Sherman Theo S-c

CHELSEA

CASTLETON

Barnes E D-1 Emery C S-f 1 Townsend W P-1

DANVILLE

Brainard C D—f Burbank H—f Davis Salma—l Drew G R—l Tinker J E—f

DERBY Robbins W S-f

DERBY LINE Flint J T-f

ENOSBURG

Aseltine A M-1
Burt J S-1 c
Craft A J-1
Mason E H-1 c
Mitiguy A E-1 c
Ovitt C L-6

ESSEX Atherton Chas S-1 Martin Allen-f Marvin David-f Reynolds John S-1

FAIR HAVEN
Bachelor N-1
Durick J C-f 1 c
Preston W H-1
Reed N R-1
Sheldon H K-f 1 c
Smitn W A-f
Vaughn F O-c

HARDWICK
Bullard B E-f l c
Davis R L-c
Dow W L-l c
Goodrich J D-f
McLond J H-f

Morse M G-f 1 c Noble J-l c

HARTFORD Watson Alfred E-f 1 c White N W-f 1 c

HINESBURG Andrews F S-f Read Edw H-f 1

HYDE PARK
Hulburd R W-1
McFarland F H-f
McFarland H M-f.
Noyes Lucius H-f 1

ISLAND POND
Clarke G L-1
Cobb L A-f 1 c
Robinson G S & Co-f 1 c

LINCOLN Gove M B—f Morgan A T—f

LUDLOW
Humphrey Arden H-f 1
c
Stickney Wm W-f 1 c
Stickney & Sargent-f 1 c
Walker Frank A-f 1 c

LYNDONVILLE
Atwood H M-l
Campbell G M-f
Campbell & Blodgett-f 1
c
Coblegh F E-l
Davis H B-l c

Coblegh F E—I
Davis H B—I c
Gleason G T—f
Hubbard H J—I
Nichols S D—I
Roby Harry—I c
Smith Geo P—I

MANCHESTER

Anderson W B-f 1 c Bundy W H-f Fowler J W-f 1 c Wellman W H-f 1

MIDDLEBURY
Burke J M-f 1 c
Hubbard F J-1 c
Nash G P-1 c
Weeks G E-f

MONTPELIER
Brown Jos G-f 1 c
Daley O-l
Drury E I-l
Ingalls C W-l c
Puffer F H-l c
Sumner Beni A-l c
Washburn W C-f 1 c

MORRISTOWN
Atchinson J H-1
Bryant H D-1 c
Camp A N-1 c
Fleetwood F G-f
Hutchins D N-c
Morse G A-1
Niles A A-f 1
Powers & Cheney-f 1 c
Smalley H A-1 c
Sturgis O D-1
Wilkins Glenn A-1 c

NEWBURY Carber Geo E—l Chamberlain R W—f Silsby W H-l Tewksbury N B-f

NEW HAVEN Landon M J-f

NEWPORT

Alfred F E-f
Blanchard E C-f l
Brady & Bean
Dickens Harry-l c
Flint Henry-l
Kellaway F J-l
Rawson O H-l
Robbins H T-l
Root & Blanchard-f l c
Thayer L E-f c
Wright H A-l c

NORTHFIELD

Egerton & Plastridge—f

1 c

Plumley & Plumley—f 1 c

Smith M D—1

NORTH TROY

Ewins C P—f 1 c Gilbert B B—l Place G A—l

PITTSFORD
Burbank S K-f 1 c
Peabody Henry G-f c

POULTNEY Cushman A E-f 1 c

PROCTOR
Boyce G H—f
Caldwell J A—l
Emery S E—f
Gage Geo G—l
Harris S L—l

RANDOLPH
Atwood J M—1
Blanchard P J—1
DuBois F E—f 1 c
Eldredge J B—f 1 c
McCollom N W—1
Miller H M—1
Nichols W H—f

RICHFORD Kelley F H-f l c Powell J G-f

RUTLAND
Burke J E-1 f
Burnham F H-f 1 c
Chapman F H-l
Clark M B-1
Clark W A-f 1 c
Farrar H C-l c
Fletcher C C-f 1 c
Francisco M J & Son-f
C
Canger C H-l
Heyman J-l c
Hoadley J R-f c
Kinsley E S-l
Levins & Sullivan-f 1 c
Manley J E-f
Richmond R L-l c
Ross H H-l c

ST ALBANS
Atwood N N-f 1 c
Clark N F-f 1 c
Kearney J-1 c

McDonald Jas—I c McGowan Geo—I c Mason M—I Northrop J—I Roach C P—I Scully Geo F—I Stranshan J C—I Watson S S—I I c

ST JOHNSBURY
Balch H F—1
Fullington L M—1
Hastings C S—f 1 c
Hastings F W—1
Hazen & Woodruff—1
Lewis W C—f
Moore & Co—f 1 c
Nelson H M—c
Noyes A B—f 1 c
Ranney Crawford—f 1 c
Schwenger J G—1
Sprague A G—1 c
Sprague W W—1 c
Stebbins C G—1 c
Switser F—f

SPRINGFIELD
Hurd L B—f 1 c
Lawrence & Wheeler—
f 1 c
Leonard C J

STOWE Cheney A H-f Culver B L-f 1 c Harris L L-f

SWANTON Butterfield S A-l c

VERGENNES
Benton L F-1
Pierce C T S-f 1 c
Strong W J-f 1 c

WESTMORE McFarland Owen E-1

WEST RUTLAND

WHITE RIVER JUNC

Davis Edwin—1 c Miller Garfield H—1 Watson Alfred E—f l c

WILMINGTON
Buell O R—1
McDonald James H—1 c
Russell C M—f 1 c

WINDSOR
Ayer W E-l c
Cole Bert E-f
Davis G A-f 1 c
Enright J C-f 1 c
Hasen G T-c
Howard M W-l c
Taylor A G-l

WINOOSKI Horton H V-f

WOODSTOCK
Dana Harold S-flc
Gobie E P-1

## VIRGINIA

**ABINGDON** Preston T W & Co-f 1 c

Vebb W W-f

ALEXANDRIA

Callie J W-f

Carter J L-f 1 c

Hurt W B-f

Reid E S & Co-f 1 c

ALEXANDRIA
Greenaway N S—c
Harlow M B & Co—f 1 c
Lambert Wm F—i
Lukens C—f
Normoyle John D—f 1 c
Pelton Julius—f
Schneider & Warfield—f
Stabler Laurence—f 1 c
Wise & Co—f 1 c

**ASHLAND** Leake J M-f Meyberg-L E W-f Rice L-1

BEDFORD CITY Bargamin Paul—f c Board C A—f Fitzpatrick W A—f 1 Wharton C W—f 1

BERKLEY Old C L & Co-f

BIGSTONE GAP The Wise County Ins Agency

BOYDTON Baptist & Faulkner—f 1 Faulkner C J—1 Homes & Baskerville—f Williams C N—f 1 c

BOYKINS Beaton S L- f 1

BRISTOL Atchley Edward & Co-Brewer W P Sons—f c
Connelly J H—l
Hodnett A G—f 1 c
Howell & Bachman—f
Lyon Co J B—f 1 c
Sheen Wm G & Co—f 1 c

BUENA VISTA Lipman J N-1
Paxton W T & Co-f 1 c
Phillips G W-1
Rucker D H-f
Rucker H S-1 c

CARLTON STORE Saunders John R

CHARLOTTE C H Daniel E T-f
Eggleston B P-f
Thornton F C-f 1 c

CHARLOTTESVILLE CHARLOTTRSVILLE
Bibb A V & Co-f 1
Blakey Z J-l
Dinwiddie W-l c
Hanckel L T & Sons-f c
Jones T S-l
Lindsay J H-l
McKennie-f 1 c
Randolph & Cloud-f 1 e
Stevens W T-f 1 c
Valentine R P-l
Walker Geo-f
Walker R W-l f
White & Long-f 1
Woods L C-f c CHATHAM

CHRISTIANBURG Elbett G F-f Pierce W L-f 1 c Walters G W-f

CLIFTON FORGE Bowles T P-f Nair C P-f Roadcap & Tompkins-f Tinsley W F & Co-f 1

COLUMBIA Leigh L C-f l

COVINGTON Foster & Co-f 1 c Friend W S-f 1 c Lear J J-f

CULPEPER Hudgins Fred P-f 1 c Latham J F-f Rixey Robert H-l f c Sampson & Haley-f 1 c

DANVILLE

Averett W P & Bro-1 c
Catin Jas T & Son-f 1 c
Edmunds H L-1
Holland C G & Co-f 1
Jefferson H M-1
Miller E H & Co-f 1
Moore M-1
Neal J M-1
Parham E T-1
Parham E T-1
Patton W F-f c
Southall A M-f
Swann & Holland-f c
Waddill W W-f 1 c
Wadde B H-1
Williamson & Temple
-f 1 c DANVILLE

**EMPORIA** Goodwyn E E & Co-f

FARMVILLE Bugg Chas F—f
Cunningham C B—l
Garland Joseph E—f 1 c
Paulett & Paulett—f 1 e
Venable W P & Co—l c

FINCASTLE Beckley Alfred-f 1

FRANKLIN Jenkins & Edwards—f 1
Maury L L—f 1 c
Parker J C & Co—f 1 c
Watkins & Co—f 1

FREDERICKSBURGH Ball Geo-f 1 Biscoe R L-1 Botts A B & Co-f 1 c Cole E D-f Rowlett & Goolrick-f 1 Slaughter & Griffin-f 1 c

FRONT ROYAL Kendrick & Son-f 1 c Trout W A-f 1 c

GORDONVILLE McComb Gen Wm-f Newman H S-f Stratton L C-f

GUN'S HILL Rives Bros-f 1

HAMPTON Cummings Jas M—f Elam T G—l Jones, Saunders & Cofс f c Outten J C—l Parker & Cumming—f l c Phillips Geo W—f Phillips P W & Co—f Powell E J—l Shields E R—l Thompson H S—f l c Young Wm G—f

HARRISONBURGH HARRISONBURGH
Bare D N-1
Burke T H-f 1 c
Dechert E L-1
Dechert W L-f 1 c
Lupton C E-1
Lupton C E-1
Lupton J R-1
McFall S B-f
Richardson C B-1
Staples J C & Co-f 1
Tusing C J-1 c
Williamson T F-f 1 c

KEYSVILLE Morton J W-f 1 c

LAWRENCEVILLE Mallory & Sharp-f 1 c May C E-f Michael R T-f 1 c

LEESBURGH Ferguson Geo O—1 Garrett P W—1 Grubb Bros—f 1 Jenkins W S—f

LEXINGTON LEXINGTON
Barclay A T-f 1 c
Burwell T S-l
Campbell S O-c
Dold H O-f
Letcher G D-f
McClung J W-l
Moore & Moore-f
Vaughan B E-f
Walker R C-f
Walker S B-l c
Witt R R & Co-f

LOUISA Bickens & Porter—l Trice R E—l Woodward A B—i c

LURAY Berrey T J-f 1 c
Booton E T-l c
Smith B Norman-f 1 c
Smith & Rosser-c

LYNCHBURG Blackford R C-f Carrington, Co—f l c Carrington & Venablel c
Davis, Childs & Co-flc
Ford & Mosby-f
Ingram I J & Co-flc
Ivey & Kirkpatrick-flc
Moss J C-l Moss J C-1 Otey J M & Co-f 1 c

Pollard, Calhoun & Co Pollard & Glass—I Preston Thos S—f 1 Smith Bros & Walker—f Southall H A—I Tyree & Wilkins—f

MANCHESTER Adamson A L-f Royall & Co-f c

MARION Baylor Ross G—1
Brown Mrs. C J—f
Goolsby Robt—1
Hull H B—1
Painter Fred—1
Richardson G W—f
Sheffey Jas White—c
Sheffey & Painter—f c

MARTINVILLE Burch T G-f 1 c Greer J C & Co-i Tuggle R E-f 1 c

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PETERSBURG Bishop Carter R - 6
Cabaniss Robt- f 1
Claiborne Jas W- f
Cuthbert Bros- f 1 c
Donnan H T & Co- f
Dunn James- 1
James Howard B- 1
Jones & Stevens- f c
Mitchell Samuel P- f 1 c VA.—Petersburg,

Con.

Moyler J Edward & Co Patterson N T-f 1 c Rogerson H B-1 F-34

Spotswood & Friend-f

**PHOEBUS** Cumming J M-f c

PINNERS Pollard Wm A-f l c

PORTSMOUTH

Brooks R S-f Brooks Walter C-l Cland M P-f Culpepper Claude— Dasheill E L-f Emerson J C-f l Miller Frank H-f Seaboard Real Esta Seaboard Real Estate Co Watson John L-f l c Welton Chas R-f l

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McGill James—c Miller J W—f Van Doren H W-f c RADFORD

Kearsley Geo T & Co-Sullivan G A & Co-f 1 c

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Alfriend T L & Son-f c
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Gibson G A-f c
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Gregory W C-1
Grimes W H-1 Hall Cunningham-1 Harding J E—I Hardwicke W W— Blasingame J C—I Blair & Tabb—I c W—flc Brander & Co—Al c Cary Jno B & Son—I Chapin & Hume—f Crenshaw C S & Co

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McCue W T-1
McIlhany-f 1
Perry Wm J-f 1 c
Smoot W B-1
Sproule & Crowle-f c
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Taylor & Perry-f c STUART Via & Stedman-f 1 c

STORMONT Bristow J C-f 1

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Glenn G R-1
Hargrave A H-1
Harper & West-f 1 e
Hosier J Walter-f
Hyman J A-1
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Pinner J B-f
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Withers & Lloyd-f 1 c
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Coffman A L & Co-f c
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Davies L-f
Dillon P W-f
MacMillan H H-f
May & Luce-f c

## DAYTON

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# ELLENSBURGH Boedcher S C—f c d'Ablaing G—f c Dickson G E—f c Hubbell J C—f l c Robbins W J—f l c Snowden & Ross—f l e Stewart C H—f l c

## EVERETT

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Beacham R K—f
Brown C C—f 1 e
Curry & Stanford—f
Folsom Investment Co Gardiner S S—f c
Hunsaker J—f l c
Kennedy & Duryee—f
McRae John—f
Manning A L—f
Mitchell & Murphy—f
Padgett B A—f
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Campbell A-f
Dillon W F-1
Easton J L-f c
Gamwell R G-f
Hurlbutt W DMerrill H L-f
Olslager F L-f Merrin H L-1
Olslager F L-6
Pearse J-1
Reaves C L-6
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France G W-f
Hodgdon A S-f
Lamb W M-f
Morgan F L-f
Ogden W B-f
Parker J H-f
Philbrick B S-f
Rockwell A H-f
Warren S-f
Werner A-f 1 c
Wilson Z T-f

## KELSO

Fuqua C H-f Hinson W T-f Kelley Daniel-Polland G H-f Stewart F L-f

# KENT Shinn Adeline—f Shinn W J—f Shinn & Brown—f l e

LYNDEN

Austin J S-f Baman Mrs F A P-f Beavers C A-f

## MEDICAL LAKE Hallett Stanley-f

MONTESANO Bignold L B-f Bush W H-f Byles F W-f 1 Calder J E-f c France W H-f French E M-f Youngs W G-f

## MOUNT VERNON

MOUNT VERNON
Clothier H-f
Dale & Shea-f
Huity B-f
McLean G D-f
McLean Henry-f c
Marble Geo W-f
Miller I D-f
Packard W S-f
Pickering Fred G-f 1 c
Quinby & Brawley-f 1 c

## NEW WHATCOM

NEW WHATCOM
Baldy L H & Co-f c
Bateman & Fisher-f c
Brisbin & Smith-f
Cade J W-f
Darwin S F-l
Day E P Y-f
Dellinger & Mullin-f c
Dickinson H L & Co-f c
Eckhardt W A-f
Felker G W-f l c
Fisher & Co Geo C-f c
Higginson R C-f
Hyatt Glen-f
Jenkins & Ramage-f
Jones A E-f
Kline R L-f
McArthur & Son-f c
Miller W L & Sons-f c
Mock W H-f
Silver B H-f c
Slade Thomas & Son-f
Stewart & Co-f
Synets & Britten-f Stewart & Co—f
Swartz & Britton—f
Taylor C C—f 1
Thomas & Simpson—f
Woolard A E—f

## NORTH YAKIMA

Aumiller W-f
Cannon & Miles-f
Doust & Lam-f
Donovan C-f
Fechter O A & Co-f 1 c
Kelso & Foster-f
McCrimmon & Needham

## Scudder H B & Co-f Strobach R-f

**OLYMPIA** OLYMPIA
Bailey W N-f c
Blake & Crosby-f c
Quirk J F-f
Faulkner L B-t
Ford T N-f c
Gaillac A C-l
Milroy V A-f
Mitchell David-f
Moore Chas M-f
Norris J H-f
Ottis & Brown-f
Porter Nathan S-f 1
Schomber Fred-f Schomber Fred-f

Talcott C R-f Thompson & Drum-f 1e
Umpleby G S-f
Weir A-f

## PALOUSE

PALOUSE
Boone W W-f
Breeding J W-f
Chalenor W F-f
Egan F P-f
Kincaid G D-f
Lichty W H-f c
McCormack J KMcCroskey W ERyerson J R-c
Shreve J W-f
Voltz & Metcalf

## POMEROY

Adams H A-f Cluster E C-f Cardwell & Ledgerwood Dickson & Star-f l c Dorthey J A-f Gibson E W-f c Houser M H—f
Jewett G W—c
Kuettle N D—f
Morris W B—f
Rauch E M—f

## PORT TOWNSEND

Bartlett Frank A-f
Christian J C-f l c
Eisenbeis F-f
Goodrich C F-l
Hayden & Pringle
Klasel N A-f c
Klocker Oscar f
Landes Henry-f
Lockhart J M-f
Merrick W-f
Rogers Jerry S-f
Snyder N S-f l c
Tweedie A C-f l c Bartlett Frank A-f

## PULLMAN

Chapman M J-f 1 c
Harvey & Welty-f
Kimball P W-f c
Pullman State BankSquires & Gaddis-f
Swain Wm-f c
Windus W V-f

## REPUBLIC

Humner Agency—f l c Spiggle & Wells—f

#### ROSLYN

Donavin John—f Snowden & Ross—f 1 c Smith Henry—f Swain C O—1

## SEATTLE

Addis H M-l
Arrington J M-f
Atkinson J M E-c
Bailey A E-f
Baker B W & Co-f
Ballard & Jones-l
Barneson, Chilcott & Co

Bell A V-1
Benjamin Edward
Bennett C L-f
Benton M P-1 c
Bingham C H-1
Black Asa L-c
Bliss C L J-f
Bonney A T-1
Bothwell Jas-f
Bouck Eugene F-1
Bowden Ed-f
Bradden A R-f
Brooks L-1
Brown C A-1 Bell A V-

WASH.—Seattle, Con. Brown R A-1
Brown T H-c
Brunner E-c
Bryant Saml L-l
Burch Geo A-f c
Burpee Geo F-l
Bush Joseph-l
Butter F J-f
Butter T F-l
Cake Benj F-l
Calhoun, Denny & Ewing
-f c-f Calhoun, Denny & Ewing—f c
Campbell A L—f
Cardin E—f
Cardin E—f
Cardin E—f
Casidy L E—l
Chew Henry—f
Chilberg J E—l
Clayton P D & Son—l
Clark R F—l
Cohen I M—l
Cole J I—l
Conover C T—c
Cooper W R—l
Corbet J B—f
Cox E B & Co—f
Crawford, Conover
Fisken—f c Cox E B & Co—c
Crawford S L—c
Crawford, Conover
Fisken—f c
Creighton John V—l
Cullen Alexander—l
Curtis Alpheus E—l
Damus & Osner—f
Davis John & Co—f
Davis John & Co—f
Dawson Fred B—l
Deane N S—l
Delafield R H—l
Dorffel & Lewis—l
Doyle John—l
Dudley W L—l
Duten P B—l
Dutton D J—f
Eastland T E—l
Eckerly & Co—f
Ellis E C—l c
Engle A W—l
Ewing H C—c
Eyanson Edward W—l
Faulkner & Seer—l æ Eyanson Edward w—I Faulkner & Seer—I Fehren F L—f Rell O Edgar—I Ferris & McKnead—I Findley Chas C—I Fisher A K—I Ferris & McKnead—I
Findley Chas C—I
Fisher A K—I
Fisher R J & Co—I
Fisher R J & Co—I
Fisher R J & Co—I
Fisher R J & Co—I
Fisher R J & Co—I
Fisher R J & Co—I
Fisher R J & Co—I
Fisher R J & Co—I
Fisher R J & Co—I
Fisher R J & Co—I
Fisher R J & Co—I
Fisher R J & Co—I
Fisher R J & Co—I
Fisher R J & Co—I
Gay John R—I
Gay John R—I
Gay John R—I
Gilleapy, Sherwood—I
Gilleapy, Sherwood—I
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Gilleapy, Sherwood—I
Haitz Wm J R—I
Hardor I Ins Ageney
Hanford Ins Ageney
Hanford Frank—I
Hardy Chas R—I
Hardy Chas R—I
Hardy Chas R—I
Harly J T—I
Harper & De Mille—I
Harriod C R—I
Hart V P—I
Harville Wm W—I

Henderson Paul—I
higbey John A—I
higbey John A—I
holden Frank J
Holman J W—f
Hubbert Chas—I
Hunter Frank T—I c
Irwin Jamea—f
Jenkins Will D Jr—I
Jewell Ralph H—I
Johnson G F—c
Jordan F M—I
Jordan F M—I
Jordan F M—f
Jordan F M—f
Jordan F M—f
Kelley Phillip F—I
Kiltz W C—I
King Fred C—I
King Fred C—I
King Horace R—I
Kinnear & Brown—f
Kirsch J B—I
Kuntz H—f
Kuntz H—f
Lafferty Thos B—I
Lafferty Thos B—I
Lafferty Thos B—I
Lafferty Thos B—I
Lagier F B—I
Lazier F B—I
Leavy P F—I
Lippman & Ward—f
Long Miss Lillian—I
Long Miss Lillian—I
Long Miss Lillian—I
Long Miss Lillian—I
Long Macpherson, Nelson Lough Sidney C-1 Macpherson, Nelson & Co-l Mantor M T-l Mason J R-f McDaniel L W-l McDonald P B-l McDonald & Stoddard-f McGilvray Mable—f McGrath J W—f McGraw & Kittinger-McGrath J W-f
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Morrison Mrs E B-l
Murry J A-f
Mulrey Ed P-l
Murphy J A-f
Murphy J A-f
Murphy J A-f
Murphy J A-f
Ninchols A F & Co-l
Nink J-l
Nichols A F & Co-l
Nink J-l
Nichols A F & Co-l
Nink J-l
Patterson A C-l
Page & Moore-f
Park Geo H-l
Patterson A C-l
Pelleher J H-l
Pelly B-f
Pelz E E-l c
Place E R-l
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Pugset Mill Co-f Puget Mill Co-f
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Rinchart W V & Co-f
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Roberson T J-I
Roberson T R-f Puget Mill Co-

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Scott W W—I
Shuey H O & Co—f
Silver B H—I
Sizer & Son—I
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Stainey Electia G—I
Stillaman W L—f
Stoddard E B—c
Strout E A & Co—f
Swanson Julius O—I
Swertz Benj G—I Stodard E B-c
Strout E A & Co-f
Swanson Julius O-I
Swertz Benj G-I
Temme W H-I
Terry H K-I
Thompson Co The-I
Thompson Co The-I
Thompson W R-I c
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Vester A-I
Vilas C E-f
Walker A D-I
Walker A D-I
Walker R E-I
Walrath J H-I
Ward N A-f
Waterhouse Frank-I
Ward N A-f
Waterhouse Frank-I
Way E W & Co-f
Webon C-I
West F W-I
Whiley John S & Co-f
White W A-I
Whitley N B-f
Williams W R-f
Williams W R-f
Williams W R-f
Williams W R-f
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Williams W R-f
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Williams W R-f
Williams W R-f
Williams W R-f
Williams W R-f
Williams W R-f
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Wolford J W-I
Woden Alice G-f
Wolford J W-I
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Connelly M B & Co—f c
Cook & Clarke—f
Corcoran J T & Co—f
Cunningham J C—f
Cunningham, Mariner, & Cunningham, Marmer & Riley-f c
Daggett Floyd L-f
Daggett P A & Co-c
Denzel Engene-l c
Dodd R H-l
Dorn Rudolph-l c
Drumheller J L-f 1
Einley J H-f
Elmendorf & Elmendorf Elmendorf & Elmendorf f c
f c
f emming W M-1
Folger W P-1
Folger W P-1
Foster J E-1 c
Fritter Wm C-1
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Griffith J E & Co-1
Haas & Co-1
Harris, Shearer & Co-1
Hoagland & Son-f c
Hoagland & Son-f c
Hughes Carroll-f
Inland Empire Co-f c
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& Trust Co-f l c
Johnson A P-1
Jones Arthur D & Co-f c
Jones W O-1
Kaufman & Steele-f
Kirkendall H S-1
Lange A P-f
Lawyer Jay-1
Liftchild Charles-1
Long & Cooley-f
McCrea & Merryweather
-f c
Maloney W H-f
Mann & Hinkle-f e -f c
Maloney W H-f
Mann & Hinkle-f c
Martin W D-f
Moody H L-f
Morgan T M-l
Morris Geo-l
Monfort & Craigin-f
Munson & Co-f c
Murphey & Co-f
Olney & Buckhart-f
Owen H E-f
Oppenheimer & Co-f Olney & Buckhart-f
Owen H E-f
Owen H E-f
Oyenheimer & Co-f lc
Peet J H-f
Person & McCoy-f
Prescott Bros-f l c
Price J R & Co-f
Prickett J L-f
Reinhardt J A-l
Roberts Bros-f
Rogers & Rogers-f
Rogers & Rogers-f
Rogers & Seat-f
Rosenhaunt & Weaver-f
Scott Blair T-l
Shields W H-l
Stogdill & Leonard-f
Strobach P J-l
Suterminster F L-f
Swan Geo W-f
Thomas & Co-f
Thomas & Co-f
Thomas & Newcomb-f
C Tickner W A-f
Warner & Warner
Warner & Warner
Warner & Warner
Warner & Warner
Warner & Warner
Sundler Chas A-f
Wright & Wright-f
Yancey-Williams Co-f

SPRAGUE Cole D R-f McCoy C W & Co-fic Smith M D-f

SUMNER Bray J W-f Montgomery Robt-i

Trubshow H J—i Young Frank—i TACOMA Anderson R E & Co-f Balfour, Guthrie & Co Babcock Phenix-f Barlow & Keith-f Churchhouse & Hoover tic Cleveland G E—I Cook C W—c Corey M R—i Crandall S T—i Dakin & Walker—i flc Crandall S T-f
Dakin & Walker-f
Dakin & Walker-f
Davis L-1
Dean W S-l
Delprat Geo R-l f c
Dornin J C-f
Fidelity Rent & Collection Co-f
Fowler G W-f
Fraser Wm & Co-f
Garretson E L-l
Gaston F W-f c
Gilleany Sherwood-l Gillesny Sherwood-Grinnell & Bradley-Guffey R A—i Hansen & Cavender—i c Hellar, Lyon & Co—i Jones Wm—i

Keen J M & Co-f
Morrison & Balkwill-i c
Neyhart Frank A-l
Opie W H-f 1
Phillips Calvin-i
Pierce Joshus-i
Purdon & Stacy-i
Ritz & Hiberly-i
Rudolph W F-l
Sampson & Guyles-i
Seeley & Co-i 1 c
Sprowl E G-f
Sternberg & Wolbert-i
Taylor F G-i c
Votaw H L-i
Woodworth, Daniels &
Co-i UNION TOWN

Darr L F—f
Fix A—f
Grief J J—f
Hilliard S—f
Jacobs B—f 1
Menli M—f Menli M—f Struppler W A—f Wieber G B—f VANCOUVER Arnold H W-4 Beard S M-f
Beeson J J-f
Crawford Wm P-f
Crowley Dan-f
Ellwell J H-f
Haine Arthur-f MacMaster Donald—f
McCredie W W—f
O'Keane Jas' J—f 1
Rowley E M—f
Scanlon E M—f Stapleton Jas P-f

WAITSBURG

Grentle W S-f
Houtchens J S-f
Kingman C H-f
Laidlaw J D-f
Morgan J W-f
Preston Porter Milling
CO-f
Smith S W 4

Smith S W-Wood D V-l WALLA WALLA Baumeister & Paxton-

f 1 c
Bodwell A M-f
Boyer E H-l f
Buchet Frank-f

Cadman Walter—f
Douglas J M—I
Gill Warren S—f
Gillis A J—f
Hill J M—f
Houghton & Co—f
Isaacs E S—f
Jones Wm—f
Kent John P—f l c
Kirkman, Dice & Jackson—f l c
Lindsey & Baxter—f
Lorenzen & Barron—f
Mattison E D—f c
McCarthy M—f
McGhee J W Jr—f l c
Nixon E H—f
Olsen A B—f
Pearl & Earp—f
Scott J C—f
Shaw Le F A—f c
Slater & Slater—f
Stirling W L—f
WATERSVILLE WATERSVILLE

Case A E-f
Davis A J-f
Hendricks G W-f
Starr R W-f
Weston Fred-f

## WEST VIRGINIA

BELINGTON Rector & Luttrell-f l c

BENWOOD Sinclaire Josiah-f Evans Chas L-f

BERKLEY SPRINGS Dawson T H B & Son-Saltonstall A H M-f c Shockey C H-f 1

**BETHANY** Scott C B-f 1 c

BEVERLY

Ward J B-f 1 c BLUEFIELD

Anderson R A-1 Dickey W W Jr-1 1 c Flat Top Ins Agency-Flat Top Ins Agency-f 1 c Smith S M Ins Agencyfle Snow & Easley-1 c

BUCKHANNON Boreman A I-f l c Herndon J E-c Lynch G A-l Lynch V S-l McWhorter C S-f Sexton F P-f c Stewart & Trippett-f Singleton J J-f c

**CEREDO** McDougal T T-f 1

CHARLESTON Bacon N O-Campbell W-Campbell W-l
Chamberlain J E-f
DeGruyter & Frasier-f c
Franklin R C-l
Gates Harry-f c
Hanna Addison-l
Jeffries Thomas E-f
Jones & Winkler-f l c
Lohmeyer & Goshornf l c McChesney J Z-1 Patterson D W-f 1 c Summers Chris-f Thornhill J L-1

CHARLESTOWN Campbell Wm-l c
Gallagher C Frank-f 1
Moore & Moore-f 1 c
Norris W O-l
Shipman C H-l c
Smith J Shirley-l
Washington & Alexander-f 1 c
Wynkoop A G-f 1 c

CLARKSBURG Alexander & Alexander-Cutright C B Cutright C B-1
Hawse A L-1
Leggett C W-f
Long P M & Son-f
Rapp Hal M & Co-f
Weston & Tyree-f

DAVIS Meyer H A-f l c

ELIZABETH Hoffman W L—1 Roberts G W—f Thorn Z E—l c Woodyard Russell—1

ELKINS Keim & Wilt-f 1 c Keim Lew S-1 c Nydegger Co The-f 1 c Pulliam J A-1 c

**FAIRMONT** Boydston T W-f c Dunnington R C-l Fairmount Ins Agency Fairmount Ins Age
-fic Holbert S B-fic
Kelley L W-l
Miller W-f
Nichols F E-fic
Peyton Thos R F-l
Poling J W-l
Stevens L B-l
Williams S F-l

GRAFTON Bailey B F-c Collins Ernest H-f 1 c Holt, Monroe & Loveflc Musgrove S M-f
Sommerville E-f
Rector, Luttrell &
Brown-f 1 c

Hood Philips & Co-f

GRANTSVILLE Hays Calhoun—f HINTON HINTON
Boggess & Boggess—f
Dunn L M—f
Ewart H—f
Filch J G—l
Peck E H—f
Schwickert C J—l

HUNTINGTON Anderson U S G-l Blair & Dickey-f 1 c Blant & Dickey—f 1 c
Burdette J G—l c
Cammack C W—l c
Crook G C—l
Euslow E B—l
Gordon & Peyton—f
Richey Miss E M—f c
Thomas A C—l
Thompson & McCurdy—f
f c Werninger & Thornburg -f l c Wheat O P-1

**KEYSER** Ashcupless J
Babb F H—f
Bane George W—l
Crooks W E—f Doyle J T-f Porter E D-1 Sharpless J A-f

KINGWOOD Crane J M-f Morris W Y-f Thomas M E-1

**LEWISBURG** Burdette W R-f 1 c Dill J C-f 1 c

LOGAN Hudson Clement H-f MANNINGTON

Collins Ernest H-f 1 c Furbee Wm. H-f 1 c MANNINGTON Hunter F R-f

MARTINSBURG Alexander & Trammellflc Harris R R-Thompson H S-11 c

MAYSVILLE Highberger W T-f 1 c

MONTGOMERY Montgomery F H-f 1

MORGANTOWN Anderson T W-f 1 c Hayes C R-f 1 c Mills J H-f 1 c McNeil Ed W-l Sisler M T-l Turner E M-1

MOUNDSVILLE mOUNDSVILLE
Ewing W O-f
Meeghen, Oldham &
Roberts-f c
Scott & Woodruff-f
Sheetis C I-c
Showacre Chas A-f c
Wright Oscar -f NEW CUMBERLAND Bradley C S-f 1 c Robb & Scott-f 1 c

**NEW MARTINS-**

NEW MARI
VILLE
Hughes James—I
Keifer E O—f
McIntyre L—f
McIntyre T M—i
Oblinger N N—f
Rouse E W—I
Sargent P L—I
Steuder Leo L—f
Tucker Levi—f –ſ Tucker Levi-

W. VA.-Con. PARKERSBURG Busch J W C-f
Chancellor E P Jr-f 1 c
Fristoe L J-c
Gambrill G K-l
Jackson A G & Co-f
Matthews S G-1
Mitchel & Shrewsbury-Mitchel & Shrewsbury—
fle
Moss H P—l
Norburg A—l
Paden W D—fle
Park Joe—fe
Peadro & Blackford—fl
Rittenhouse W T—l
Swearingen C A—l
Tavenner G W—l
Waterman F E—l
Werninger & Nelson—f
Wilson O G—l
Witt D W—l

**PENNSBORO** Cloris Thos E-f

PHILLIPPI Bowman & Bowman PIEDMONT

Kenny Thomas—f 1 Metzger D R—l Richardson H S—l Ritter S W—l

POINT PLEASANT Charles J L-f Gibbs B F-f 1 c Hutchinson J H-1 c

Tippett & Hutchinson-

RAVENSWOOD Edwards J C-f McKay W S-f 1 c

RIPLEY Armstrong & Riley-f

ROMNEY Corwell J_J-f 1 Herskell E S-f

RONCEVERTE Johnson Jos R—f Harris Jno B—1 SHEPHERDSTOWN

Dandridge A S—I c Fleming J S—I l Harrison & Schley—I Weltzheimer F L—I SISTERVILLE

McCoy Jno-c Neill J Fred-f c SUTTON

Morrison W F-f

THOMAS Martin Geo-1

TERRA ALTA Burke K E-f 1 Crane O C-f 1 Egbert M R-l Gaudy F W-l

UNION McClaugherty J C-l Wheelwright F D-f

WELLSBURG Cooper Jay-f c
Cooper J M-f c
Everett Thos-f
Jacob C K-f 1 c
White W T-f 1
Windsor Chas R-f

WESTON Cutright & Rymer—f 1 c Warren A A—f 1 c

WHEELING Adams J P—f e
Baird Geo—l
Batelle R B—l c
Bowie E B—f l c
Brinkman Wm—l
Brown L S—l
Crook Geo—c
Clarke L Frank—l

Clarke L Frank—I
Emshiemer Joseph—f
Fink Theo W & Co—f
Folmer & Shaffer—f
Foose W S & Co—f c
Garrison G I—I
Genkins J H—I
Gundling & Nohilly—f
Hanley J P—I
Hazlett & Son H—f
Irwin Wylie—I
Klein I P—I
Mathison Geo J—f 1 e

Myers Fred C—f Milligan J S—1 Morgan D G—f c Mukel C H—f

## ALFRED PATILL

GENERAL . INSURANCE

1136-40 CHAPLINE ST.

Paull J F—f l c
Reister F—f
Reister F—f
Reister F—f
Reice W R & Co—f c
Rinchart W H—f
Roomer John—f c
Robinson J E—l
Rodgers J V L—f
Roller Theo—f
Simpson & Tatum—f
Smith G O & Son—f
Smith G O & Son—f
Smith Lee—l
Stalnaker D E & Co—l
Stalnaker D E & Co—l
Stroehlein J L—f
Sweeney Thos B—l
Taylor R N—l
Taylor R N—l
Taylor & Co A A—i c
Turner E M—l
Waterman A H—i
Waterman A H—i
Waterman A H—c
Whitehead Ralph—f
Zane Platoff—f 1

## WISCONSIN

ALGOMA . Decker Ed Jr-f c McDonald Frank-l c Parker M T-f

ALMA Buehler & Ganz-f Busch John-f 1 c Ibach J E-f c Mueller Rudolf-f 1 c Newmeister Chas-f

ANTIGO Moses & Moses—f 1 c Palmer E H & Co—f c Trever & Crandell—f c

APPLETON

Brunschweiler Geo-f 1 c

Clark W A-|
Conkey P M-f 1 c

Croswell M H-1
Gilmore B T-f 1 c

Harbeck J H-f 1 c

Hiffer C H-f c

Hiffer C H-f c

High C A-f

Koffend Joe-f 1 c

McGill Miss E-f

Matthes & Thiel-f

Pierce D H-| f

Roumer C-f

Stevens J-f

Vaughn W J & Ed-| f APPLETON ASHLAND

Bardon Thomas—f c Buchanan Geo H—l Burch & McDermott Crandell R L—l Dundas A L—f l c Edwin Ellis Co—f l c Ellis J S—l

Gormerly John—I
Good Jas W & Co—f
Lamal Peter—I c
McDonald A D—f
Noble A B—f c
Rodd Geo S—I
Taburner Chas—I
Tennant E E—I
Undseth P O—I
Van Doosen J F—f c
Yderstad J—f

**AUGUSTA** Bradford A E-f Bradford I B & E Mflc Paul G W-fc

**BARABOO** 

BARABOO

Allen Wm-f
Avery F-f 1 c
Bentley F-f
Bonham J L-f 1
Cady V H-f
Cheek Phil
Christie J-1
Coleman Chas-f
Dithmar E F-f
Gemmill A G-f
Halsted H L-f
Hatcher Wm J
Jackson R-f
Melzl A W-f
Odell Walter-f
Philbrick F A-f 1 c
Rooney E-f 1
Ruggles Dan Jr-f c
Selleck & Cheek-f 1 e
Shults F E-f 1
Simon W H-f c
Smith A R-f
Tinkham H H-1
Witwen J P-f 1 c

BEAVER DAM

Babcock B-f
Daniel Jno W-f
Congdon Frank C-l
Healey Jno-f
Lawrence A P-f
Markham & Markham-f 1 c
Mason E S—f
Miller Geo H—f
Miltgen Jno L—f
Raedl A F—1
Schemmel Mrs Minnie—f
Stacy E D—f 1 c
Thomas Theo M—f
Valian Paten—f Veling Peter—f Williams E E—f

BELOIT
Baumes W H—f 1 c
Bullock E D—f
Burdge & Gault—f
Burns Bros—f
Cleophas Chas—f c
Dow J B—f 1 c
Dow J S—f
House S—f
Kendall C—f c
Kinney John—f
Livermore F F—f c
Mason M
Merrill J W—f c
Northrop M E—1
Roberts H—f c
Smith Nellie King—f
Thornton W J
Williamson A L—l
Wilkinson Geo—l f BELOIT

RERLIN Brown John W-f c Brucker E F—I
Christie & Crawford—f I e
Engelbracht F Jr—f c
Ford A—f

Gibberd C N-f Hitchcock Chas W-f le Mormon Henry-f Schumekosky John Mf c
Stedman Horace E-1
Stewart Fred-f
Tucker A L-f 1 c
Tucker Frank H-f

BLACK RIVER FALLS

Castle P B-f O'Hearn W B-f 1 c Ormsby H J & Sonflc

Thompson D-l

BOSCOBEL Ableiter A-f
Blaine J J-f 1
Brooks John W-f 1 e
Delamon & Reliance InsCo

Menkhausen C-f c Muffley F C-f c Richardson D B-f Walker D T-f Wilson Miss Agnes-f

BRODHEAD Broughton A-f
Carpenter C W-f
Derrick F R-f 1 c
Matter Miss Mary C-f
Randall A N-f
Schempp Wm-f
Skinner & Stone-f

BURLINGTON Brehm L-1 Frenm L—c
Fitch L—c
Jones C A—f 1 c
Kenper C F—f
Meinhart Ed A—f

Pracot John
Prasch John
Reuschlein Louis A-1
Reuschlein F & Son-f 1 e
Schwaller F A-f
Smith G W-f
Waller G W-f
Wehmhoff E J

## CEDARBURG

Armbruster John—f
Boerner A R—l
Freund Wm F—f
Horn W H—f
Jochem L E—f
Kenny C F—f 1 c
Kuether F R—l
Schroeder Wm H—f
Weber John Sr—f
Wiesler F G—l

## CHILTON

CHILION
Connell T E-f
Dorschel Gregor-f
Hume George C-f
Kersten Theo & H-f
Noll Andrew-f
Paulsen Wm-f 1 c
Paulsen Wm J-f 1 c
Pfeffer & Hauerl-f
Vincent Sam-l

## CHIPPEWA FALLS

Allen Roy—f
Anderson C—f
Bailey M S & Co—f c
Brunner F—l
Cary Edw—f
Ehrlich A—l Greenwood W R-1 Nolan Jas M—f l c Page & Robinson—f Todd H H—f c

## CLINTON

Ames F A—f 1 c Kemmeier J F Mochlenpah H A—f 1 Treat C M—f

## COLUMBUS

COLUMBUS

Adams M—f c
Cook H R—f
Dering Guy V—f c
Everson L E—f 1
Goff J R—f c
Grisim G C—f
Holtz F G—f
Leitsch W C—l
Sherman O D—l c
Thomas T J—f
Topp H J—f
Wheeler J R—f

# CUMBERLAND

Fuller W N-f Kalk C F-f 1 Larson Lewis-f c

## DAKLINGTON

BARLINGION
Bower Walter—f
Carey J K—f c
Conley P H—f c
Fallon F H—1
Mackay T C L—f
McConnell & Jolly—f 1
Mann H—c 1
Michaelson J A—f
O'Brien John—f c O'Brien John—i c Orton P A—i 1 West Geo F—i c

## DELAVAN

Barnes Mrs Adele— Devendorf D B—f Goodrich J H—f Johnson H C—f i c

Kendrick A H—f Parish A S—l Von Suessmilch E G—f Weed H W—f Williams E F—f

## DE PERE

Dillon Ray P-1 c
Maes M J-f
Ritchie Robert-f
Smith F A-1 c
Smith John-f
Weyenberg R-f
Workman W M-f

## DODGEVILLE

DODGEVILLE
Hoskins James J—1
Halveson H—1
Hocking F P—1
Ransom O K—1
Reese John M—1 1 c
Robbins A L—1
Smith O C—c
Strong Orville—1
Taylor C H—1 1
Williams D H—1 1

## DURAND

Eldridge J D-f Hammond A V H-f 1 c Stokes O-f Stokes O—f Wallace A J—f c

#### EAU CLAIRE

Annstad Ole—f
Bartlett E M & Son—f c
Bletcher F J—l c
Bullis R V—c
Chase Hiram—l Cypreusen Alfred—f
Cypreusen Alfred—f
Dodge A L—f c
Galloway W K—l c
Hubbard M B—f
Hurd G F—l
Tackson's Son C T Hund G F-l
Jackson's Sons O F-f c
Kildahl J-f c
Lawson Brady-f
Losby Geo J-f
Mosher B P-f c
McCorkhill M V-l
Moore T C-f
Rounds E D-l
Schlosser Peter-f
Shaw Mrs Nettie-l
Skolas Andrew-f c
Smith J A-f c
Thomson J C-l
Wilcox S H-f c
Woodworth Thurston-l

## **EDGERTON**

Farman Geo-Gettle L E-f
Johnson H-f l e
Ladd E M-l
Son H C-f
Towne L H-f

## ELKHORN

ELKHOR
Barnes C-f 1 c
Cain Geo B-1
Closihy A-f
Clough W-f
Fitch R H-1
Gott W W-1 c
Hooper E J-f
Kelogg Geo O-1
Lean R J-1
Lyon Jay F-f
Lytle Samuel-c
Morrison S B-1
Norris H C-f
Sprague E H-f
Stewart P S-1
Tubbs W J-f
White J G-1 --1 f

## ELROY

Cleary P A-f 1 Dithmar J T-f

Hart J E-f Marsh L-f Phœnix Geo I-f 1 c Phœnix Wm G-f

## **EVANSVILLE**

Clarke Fred O—l Clarke Geo H—l Colony O C—f Janes F L—f l c Libby C A—f Phillips W R—f Pullen Geo L—f l Springer F—f l

## FLORENCE

Hopkins C S-1 c Parry J E-f c

## FOND DU LAC

FOND DU LAC
Anderson & Watson-f
Baker A P-f
Bowe & Van Blarcom-f
Breitzwan Minnie-f
Breinten Timothy-f
Boreham S D-l c
Cole W E-c
Crosby R H-f l c
Dana Alex G-f l c
Dewey A D-l
De Steese Wm-f c
Freiberg C F-f
Gleason Martin-c
Handt C L-f l c
Irish R O-l
McDermott Wm & Sons Irish R O-1
Irish R O-1
McDermott Wm & Sons
-f 1 c
Madden Ed-f 1 c
Maloney Ed-f 1 c
Maloney Laura-f c
Mcicklejohn W A-f
Northern Land Co-f
Plonske E-1
Rogers P D-c
Schuchardt A B-f
Smith M G-l
Starbird L W-f
Sullivan M V-f c
Watson Thos-t c
Wyatt S D-f 1 c

## FORT ATKINSON

FORT ATKINSON
Aspinwall C H—f l c
Bailey Jas G—f
Becker A E—c
Becker C A—l
Bradt N D M—f e
Brandel J C—f l
Caswell C A—f c
Chase Roy D—l c
Ganong W G—f
Eighmy Frank—c
Hammerson W F Ir— Eighmy Frank—c Hammerson W F Hoffmann W O—l Porter Minnie E Rice E S—f l Rogers W H—f c Schreiner J F—l Webb A M—f c Wigdale E A—f c ř Jr—c –l

## FOUNTAIN CITY

Fugina Martin L-f 1 c Schwoebel Geo-f 1 c

## FOX LAKE

FOX LAKE
Davison F I—1
Ford L E—f
Medley John—f
Merwin H S—f
North Wm C—f
O'Connell Wm F—f
Parkinson LeRoy—f
Roberts Geo S—l
Von Berg W A—c
Williams J C—l c

GRAND RAPIDS Carey Wm H-1 Fritzsinger C M-6 Gilkey Freeman Taylor & Scott-f 1 c Wheelan & Rourke-f Whittlesey C S-f c

## GREEN BAY

Ansorge E k—f 1 c
Bong G—f
Brauns Aug—f c
Brice O J B—f
Burdon K T—f 1 c
Delmarcelle C—f
Desmoyers F B—l
Field Mrs C B—l
Green Bay Agency Geer J L—I
Green Bay Agency
Johann E—I
Lefebvre J Frank—f c
Libbey Oliver—f c
Martin Eli—f c
McGiveran T J—I
Mohr & Lenz—f l c
Nelson Wm—f l
Parish E P—l c
Reed Wm A—I
Schepek John—f c
Security Loan and Ins
Agency Agency
Stiller A F-f
Van Deuren P J-f
Warren A A-f c
Wilson Robt-f 1

## HAYWARD

McCormick R L Tilstad Ralph—f Williams S J—f

## HORICON

Dasenbrock H F-f Hawks Charles-f 1 c Herker C-f c Laupp Chas-c Rehheld C W-f Yorgey J M-f c

## HUDSON

Boyden P Q-f Bunker B-f Clark R W-l c Crary F O-f c Dinsmore R-f 1 c Haid C-l Hemmingway F—f
Jones J E—f c
Kinney A J—f
Okre O E—1
Randall Geo—f 1 c
Webster W E—f

## HURLEY

Charbnneau & De Forge —f 1 c

Foster Geo C—f

Frezona & Scott—f c

Reid Dan—f 1 c

## **JANESVILLE**

Bailey E C-1 Beers L-f Baers L—f
Blanchard H H—f l c
Burns J H—f l
Burns & Scott—f
Carter & Morse—f c
Cary Harian F—l c
Cleland C S—f c
Clemons Fred L—c
Cuddeback Geo—l
Cunningham H J—f
Denniston James A—l
Erredge Geo H—f c
Fellows C B—l
Fifield W S—l
Grubb S D—f
Hayner & Beers—f l c
Head E A—l WIS.—Janesville,

Con. Hemmens L A-f Hudson G W-l Jenkins Chas E-f Kelly Mrs S-l McCaughey W F-l McKone James-l McVey James-l Moulton W D-l c Palmer F H-l Skelly-l Skelly-Skelly—I Snyder Frank H— Stevens Geo S—I Strauss Simon—f Tower—I Winteroth R—I Woodruff S B—I

**JEFFERSON** Gannon Jos M—f 1 c
Henry W S—l c
Kerschensteiner O J—f c
Mistele Adolph—f
Mistele Lawrence J—l
Muck Wm A—f
Roessler O H—l
Stappenbach Frank—l
Stoppenbach O F—f 1 c
Wright Wm—f

KAUKAUNA Becker F F-f 1 Brothers Tones & Weifenbach—f l c
Faust N—f l c
Mitchell J C—f
Mulholland & Connors

Schwin N D-f Tanner H B-f Towsley F A-f 1 c Trayser G A

KENOSHA Baldwin H M-f 1
Barber S N-f
Blackman FrankBullamore H Z-f
Corcoran John-f
Crook H C-f Corcoran John-f Crook H C-f French A H-f 1 c Gonnerman Chas-f Grasser F J-f Harbert H-1 Harkin Michael-f Hollister E H-f Jordan H F-f Mellon James E-l Newbury J S-f Pfennig Chas-f c Pennefeather Jas-f Schend C-f Simmons & Hewitt-Simmons & Hewitt-f Tarbell C A-f Villnow G L-f Zens Albert—f Zimmer John P—l

KEWAUNEE Decker & Karel-f Erichsen Jes-f Pautz H-f Peck A J-f Simaneck M-f Wattawa J-f Wing G W-f 1 Wojtechovsky W-f

LA CROSSE Cramer H & S C—i Daniels J A—f Ebhart A J—l Foster C M—l c Francksen Henry—1 Fries W J—f 1 c Griggs J B—1 c Hegge C H—f Hickisch W J-f c
Holbeck Wm C-f
Holley & Borresson-t
Holmes L-f 1 c
Hunt Clint W-f c
Kilian L J-l
Kleeber & Smith-f
Klein C F-f
Lienlokken J-f
Loomis E D-f
Mahoney Paul W-f Loomis E D-f
Mahoney Paul W-f
Martindale S-f
Martindale S Jr-l
Martindale S Jr-l
Martindale S Jr-f
C North W N-l
Pettingil J L-f
C Pobreslo Jos-f
Remick F A-l
Ross Chas-l Ross Chas—1 Ruhlman W F—1 c Schofield F H—1 Schofield F H—I Steenberg O—I Taylor Geo—I Thompson R A—I c Van Auken C S—I I Verchota John M—I Walker W E—I c Wheeler, Holway & Co Whyte D G-1 Withec, Burke & Ber-ressen-f c

LAKE GENEVA Brown Louis—f
Burdick H A—f
Case & Barfield—f
French C S—f
Gardner C H—f
Kaye A M—f
Kestol C C—f 1 c
Kull Fred—f
Sampson L D—l

LANCASTER Carthew John—f McBrien James— McCoy E L—l Morse A C—f 1 Shimmins W E—f Schreiner David— Stone John M-f Taylor S H-f Teesdale J M—f
Wayne Alonzo—c
Wheeler G B—f
Young T M—f

MADISON

Ames A R-f
Anderson R B-l
Angell Geo R-l
Ball Frank R-l
Clifford J M-f
Cronk C F-f
Crowley J J-l
Davis Frank M-l
Dow C M-l
Fox Edwin M-l
Haley Louis-f
Haley John C-f 1 c
Herfuth Theodore
Son-f 1 c
Hobbins H B-f c
Kinnicott W F-l Ames A R-f &

Kropf R R-f
Ladd N A-f
Ladd N A-f
Lamp Robt M-f c
Lerdall H T-f
Main A H & Son-f 1 c
Main W E-f
Morrison Howard-l c
Nicodemus R C-f c
Noble H H-f
Ott J G-f
Phelps Chas-l
Pressentin Chas-l
Schlimgen John-f
Stevens L E-f
Summers Max-f

MANITOWOC Damier G-f
Ertz C C-f 1
Endress & Willott-f 1 c
Falge H-f 1 c
Ertz C C-f 1
Franz, Schmitz & Cof 1 c
Guttman & Session f f 1 c Guttman & Svacina—f Hansen Carl—f Haugen A L—f Hoffman Frank—f Hubbard H F—f Lindstedt Julius & Co-Markham & Markham Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markham & Markha

MARINETTE MAKINETTE
Baker Fred W—f
Baker Wm S—f
Evans L J—f
Gillis J J—f
Holgate Amos—f
Leroy Joseph—l
Ruff Geo H—l
Sherman J J—f
Setright J K—f
Sunstrum & Johnson—f
Willisms E L—l

MARSHFIELD Bouldrie A L-f 1 c Cole J F-f c Deming E M-f Doll Fred-f Edwards C B-f Edwards C B—f
Fleckenstein M G—l c
Granger H W—l
Hahn E—f l
Hahn Chas—f
Hirth Wm—f
Hume J P—f c
Lupiens Fred—l c
Mertle Bros—f
Pulling E B—f e
Reynolds Geo H—f l
Vedder C S—f c
Welton Geo—f
White John—l White John-1

MAUSTON Benjamin E V—f Ensch Peter—f Grubb Geo S—f ! Hosig W G—f Lyon C—f 41

MAYVILLE Bachhuber Andrew—f Christian F—f Haertle M—f Herberg John—f Janssen Geo—f Sauerhering R—f Thilke Herman—f

MAZO MANIE Clough Geo H-1 Cork Wm-1 Lappley Henry-1 Schildt Henry-1 Willard H H-1

MENASHA Arnold L G-f
Banta Geo-f
Fedran HermanFitzgibbon ThosFieweger J L &
Fieweger W H-

Little S S—f I c Pleasants J M & Co—f Robertson P J—f Schoetz M M—f

MENOMONIE

Allen W H—f e Burch N—f 1 Clark W A—f e 1 Heller John A—l Heller John A.—. Hopwood John—I Landon W H—f McLean W C—f Messenger A W— Messenger A W—I Miner Frank—f l Rebenack & McLean-Seely Geo H—f l

MERRILL

Allen H R-f c
Bowell H J & Co-f l c
Chandler E L-l
Downie & McQuillan-f c
Mandel Simon-l Phinney & Kubasta—1 c Rossman F G—f 1 c

MILWAUKEE

MILWAUKE
Albright J G-I
Armitage F-f
Armitage F-f
Auer L & Son-f
Baldauf Joseph-f
Barber E B-i
Barker Chas-i
Basker Chas-i
Basker Chas-i
Bauldauf Jos-f
Bauldauf Jos-f
Bauldauf Jos-f
Bauldauf Jos-f
Bounan J H C-f
Bogs T G-I
Boogs T G-I
Books & Nichols-Bowes & Nichols-Bowman H J-f
Boyle W H-f
Bradford J R-f
Brodesser G J-f
Buckner Sam-I
Callen Thos J-f
Contrad A & E-f
Coates A R-c
Courtenay & White Courtenay & Whit Crain C E-1 Crolius S H-4 Czerwinski Ignata-Damkochler & Coc White-1 Czerwinski ignaniDamkochler & Co-f
Daumling Chas-f
Desmond Thos-I
De Wolf John B-f
Dietrich & Schuengel-f
Dingwall R-I
f
Dole F A-I
Dunbar T W-I
Dunbar T W-I
Dunbar T W-I
Dunn W A & Co-f
Durand W T-f
Durand Loyal & Co-f
Eckert J Herman-f
Einner Richard-(
Biwell Nathaniel-I
Essu Chas-f
Estee James B-I
Ettenheim Sol H-f
Ewens & Son-f
Faist & Getziaff-f
Federal Underwriting
Co-I Federal Underwriting
Co-I
Fleming Chas-I
Forster A C-f
Froede Albert-f
Fuller H S-I
Gibson A-f
Gollusch H-f
Goodrich Jno R-f
Gordon J D-I
Gottschalk S W v G H

Graebner W H-4 Grange Wm-f Greene Bros & Hansen

Grootemaat A L-

Hamm Ph H-f Hammerschlag E S-f Hansen T A-f Hayes Geo W-f Hanses Geo W—n Herdegen S—f Heller Frank J— Herzberg Jos-Hewitt G P-1

# HILBERT, BAERWALD & DAWE CO.

Companies Represented inn Ins. Office, London, Eng.; Orient Ins. Co., Hartford, Conn.; Providence-Mashington Ins. Co., Providence, R.I.; Phesaix Ins. Co., Hartford, Conn.; Assurance Co. of America, New York; American Ins. Co., Newark, H. J.

State Agents
Metropolitan Plate Glass and
Casualty Ins. Co., New York. New Insurance Bldg.

Holzhauer & Weber-f
Hosch John J-I
Host Ins Agency
Hummel & Muller-f
Hunkel G P & Son-f
James G H Son & Co-f
Jefferson R-f
Jones J Elias-f
Kayser A F-I
Keppel C H-I
Kircher & Heimann-f
Knowles T-I
Koeifier H-f
Krauthoefer Wm J-f Krauthoefer Wm J-f Kremers O A & Co-f Krehla F A-f Leedom Jas S—f Lewis O E—c Liebner Ed—f Lindenmann H J-f Lindenmann Jos & Son Lindenmann Jos & So

—f

Long Samuel—I

Loomis & White—I

Loomis & White—I

Loomis & White—I

Marker II

Mashert H J—f

Mac Laren M N—I c

MacNeill E H—f

Macomber W W—I

Maher J J—f

Malone & Ehlhardt—I

Marschutz Jos—I

Marschutz Jos—I

Marschutz Jos—I

Marynard C A—f

Maynard C A—f

Maynard C Picken—f

Merrill & Crapsey—f

Millard Fred C—f

Morgan B A—f

Morgan B A—f

Morgan B A—f

Murphy D E—I

Mueller Theo—f

Murphy D E—I

Myers J O & Co—f

Naish E B—I

Norris R H—f

Yowell W A—f

O'Brien T L—I

Ozmer S C—I

Otjen Theo & Co—f

Page Geo H—c

Parker G A—I Osmer S C-1
Dijen Theo & Co-f
Page Geo H-c
Parker G A-1
Patten M M-f
Peck Geo W-1
Pereles Herman-f
Phillips & Rebhan-f
Pittelkow Chas-f
Pozorski S J-f
Raipe Wm W-1
Rathke H J-1
Reid James-1
Reuter F C-f
Richard & Erbacher-

Richards & Erbacher-f

Riemer G J—f
Robertson F A A—l
Rock Bros—f
Rogers E E—f
Russell Geo H & Co—i
Schissler Bros & Spurny

Schneider J M-f Schneiderwirth Aug-f Schlissler Bros & Spur-

ney-f
Schneider J M-f
Schroeder Edward-f
Schroeder Walter-t
Schroeder Wm F & Co

Schroeder Wm F & Co

-f
Shenners W H-f
Sheriffs Geo D-f
Siegert John-f
Stiglbauer & Hucke-f
Streeter A-l
Strozyk J S-f
Suelflow F W-f
Sultzstein A L-l
Tapping & Riedeburg-f
Taylor T H-l
Ten Broeck W E-l
Thomas A-l
Trzebistowski Chas-f
Tschientschy Fred-f
Vance David & Co-f
Vowell S H-l c
Waller W B-l
Washburn H F-f
Washburn H F-f
Washburn H F-f
Washburn H F-f
Washburn H F-f
Washburn H F-f
Washburn H F-f
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Washburn H F-f
Washburn H F-f
Washburn H F-f
Washburn H F-f wasnourn H F-f
Wawrzyniakowski M J-f
Weller W B & Co-f
Weils B M Sons & Co-f
Weiler W B-f
White E E-l
Wilmanns O-f
Wilson Erent J-l Wilmanns O—;
Wilson Frank L—!
Wilson Wm Ross—f:
Winkleman Chas F—f
Wolke G—!
Woller & Blum—f -f 1

MINERAL POINT Feidler Ernest—f Hanscom F E—f Hartert N—f Hutchinson & Son—f Jeuck John—f Jeuck John—!
Lanyon Cyrus—!
Penhallegon Alfred—!
Reynolds J B—f 1 c
Spenaley & McIlhon—f 1
Treweek Jos—f
Vanmatre N K—f
Weil H S—f 1 c

MONROE

Etter & Treat—flc
Hodges & Tschudy—flc
Rugger Edward—f
Stearns D A & Co—flc
Thorp & Gorham—flc
Wright Geo—flc

NECEDAH Babcock C E-f1 c Fuller C C-f1 c Niles A P-f1 Pfaff L G-f1 c

NEENAH
Christensen P-f
Gerhardt C F-f
Healey J H-l
Hilton H C-f
Kellogg A W-f
Sorensen Sam-l
Williams E A-f 1 c
Wing W C-f c
Ziemann G G-f

NEILSVILLE Bradford C M Grow, Schuster & Co-f Root H M-f c Stockwell C S-

NEW LONDON
First National Bank—f1e
Hermann A C—f c
Hilderbrandt J G—f
Jelleff C M—f 1 c
Pape A H—f
Pape E C—f 1
Putnam G H—f
Sullivan G—f
Van Doren R N—f
Weed F C—f Weed F C-f Weed & Van Doren-f

NEW RICHMOND Baker Luther A—f Hawkins S N & Co—f Lambdin W T—f c McCoy J W—f McNally Wm F & M P

Smith & Oakes-f c

OCONOMOWOC

OCONOMOWOC
Agnew D W-f
Delaney E W-f
Hurlbut Edwin-f
Jones Oscar F-f c
Kelly John A-f c
Ls Blanche Harry-f
Lehman L J-1
Palmer E L-f
Probert C D-c
Robinson Geo E-f
Smith D B-f c a
Wenck Chas-f
Williams Louise C-f c

OCONTO

Brazeau & Pelkey-f c
Harvey L C-f l c
McAllister A-f
Morrow F X-f
Pecor David-l
Phelps T H-f c Pocquette Joseph-f 1 . Urwan Frank A-f 1 c Wilcox D E-f

OMRO

Davidson G B-f Hotchkiss Miss Nettie-l Hurlbut Wilbur E-f 1 Marble A J—f
Orchard J T—f
Shelp J S—f c
Marble A J—f

OSHKOSH

OSHKOSH
Andiss W S-f 1
Armington & Baker-f c
Baker W H-l
Barber A J & Co-f 1 e
Brodersen J P-l
Cameron D N-l
Chase O F & Son-f
Daly B J & Co-f c
Harmon John C-l c
Harmon L D & Son
Jenkins James & Co-f c
Kloeckner Jos-f c
Lawson H L & Bro-f l
L wuscher G S-f l c
Luscher Wm D-f c
Palmer S-f l c
Luscher Wm D-f c
Palmer S-f l c
C bootz W A-f
Simmons D L-f c
Stroud Horace-l c
Tuttle L S & Bro-f l c
Van Keuren B E-f
Van Slyke A R-l c
Wright & Fernandez-i l
C
Weishrod E W-f c Andiss W S-f_1 Weisbrod E W-f c West Nevitt Co-f c

**OTSEGO** Matthews C E-l

PEPIN Axtell J M-f c Langers E-f c

PITTSVILLE Saby T S-f

**PLATTEVILLE** Cabania L—1
Dolan P J—f
Ellis W H—f l e
Evans J H—f c
Gardner D—f c
Gribble C H—f c
Guernsey Maud—f c
Hethrington & Dewit flc Loveland Chas A Jr-f c Marcussen F W-i c McArthur John-f Trabors S—f Wyne Miss Mary—f

**PLYMOUTH** Bade H C—f
Bergeman Otto—f
Chaplin W—f
Dow E A—f
Hostman H W—l o
Leudtke H—f
Mead C R—f c
Rooney H J—f
Sweet M—f l c
Wilson R—f
Wolf Adam—f

PORTAGE

PORTAGE

Baker E S-f c

Beattie W D-f

Britt J C-f

Dering C L-f 1 e

Dering Sara A-f

Downey M J-f 1 e

Fowler C A-f

Fulton Wm-f

Jaeger E L-f

Kleier A-f 1 c

Holmes A-f

Lawson J M-f

Mitchell Robt-f

Pauler F J-l

Russell J M & Son-f 1 e

Treadway D C-f 1 e

PORT WASHINGTON Bostwick J M—f 1 c
Coe H L—l
Eckel C F—f
Hill Clarence—f c
Schumacker Frank—f
Schwin H B—f
Wilson N E—f
Zestrow Walter A—f Zastrow Walter A-f

PRAIRIE DU CHIEN Bull N S—f Curran Jas A—f Evans Fred J—l Evans Wm M—i Garrity John—f 1 Otto H—f Smrcina F—f

PRESCOTT Cook Geo-f Cook Theo-f 1 c Firner Barbara-f Hollister Geo S-f

PRINCETON Harroun Edw-f
Jopp M V K-1
Leimer J E-f 1 c
Lichtenberg O H-f
Manthey Martin-f c
Megow H E-f
Whittemore W W-f i

WIS.—Con. RACINE Anderson Jacob—f Boyd R M—f Carpenter & Rowlands Carpenter & Rowlandsf c
Colbert & Tiedemann-f
Deitrich Bros-f c
Durgin J E-1
Fagen T A-f
Frankson J R-f
Gemmill J A
Jagers & Co-f 1 c
Janes D G-f c
Johnson C-f
Klein & Blish-f c
Knight J W Co-f
Leach E W-1
Miller L D & Co-f 1
Miller L D & Co-f 1
Miller L D & Co-f 1
Miller L D & Co-f 1
Miller L D & Co-f 1
Morey D J & Sons-f
Nelson H P-f
Nelson & Hinchliffe-f
Petura J L-f
Powers Thos-l
Sage S H-1
Schlegel L-f
Vendt E G H-f
Vance & Son-f 1
Zimmers & Co-l fc

## REEDSBURG

REEDSBURG
Clizbe H G-l
Daly Patrick-f c
Morse Geo T-f
Perry R P-f c
Raetzmann Wm-f
Riggert Wm-f c
Seamans Geo-l
Shelden C F-f
Smith Wm B-f
Stevens C C-f
Stolte E G-f
Stone James-f c
Winchester H N-f c
Wyse Wm A-f c RHINELANDER

Barnes & Weesner-1 1 c Brown P A-1 Brown P A—I
Browne Paul—f c
Keniston S A—I
Miller S S—f
Orr Wm C—I
Thomson D R—I c
Walker & Walker—f

## RICE LAKE Bailey N W-f c Barry M P-f

Barry M P-f
Constance L L-f
Deitz W W-l c
Demarest J B-f
Downey F E-f
Everts E L-f
Hines M S-f
Murtaugh J B-c
Olson Jasper E-l
Peterson S A-f
Rasmussen K E-f
Sudeson Theo-l
Swift P H-f

Railey H T-1
Campbell J A-f
Clark H J-f c
McCorkle W S-f c
McKee J L-f c
Moody & Higgins-f
Pease Bros-f 1 c
Winton O E-1

RICHLAND CENTRE

RIPON Dickinson C B—f Dunlap A E—f Eversz H C—l Foote J J—f Horner G B—f c Horner G F-f Loper A A-f c Lyle W R-f c Maxwell H J-l Nash H O-f Thomas David-

RIVER FALLS Carroll A T-f 1 c Knowles C G-i Marshall W P-f 1 c Saunderson W H-f c Weiger C-f c

SAUK CITY Kahn Andrew—f Naffz Chas—f Theisen Math—f Williams Andrew

SHARON Densmore F C-f c Hoard Ralph-f c Mansfield Geo C-f 1 c Wise J B-f c

SHEBOYGAN Aldag & Burhop-i Beniev Felix-f Bowles & Bowles-i Bowles & Bowles—f
Clarenbach E—f
Cole N—f 1 c
Deland A D—f c
Detling & Maynard—f
Freihammer A—f
Giblin J M—f 1
Grasse L—f
Heller Geo—f
Hoope & Co—f c
Johann W C—f c
Keli Frank & Co—f
Lutze E—f
Lutmann A E—f 1

Lutze E-f
Lutze E-f
Lutze E-f
Lutze E-f
Lutze E-f
Lutze E-f
Lutze E-f
Lutze E-f
Lutze E-f
Lutze E-f
Nagel F-f
Nenrickel I-f
Nenrickel I-f
Cehler & Trilling-f
Opgeorth H-f
Prescott A C-f
Reuter P-f
Roenitz W C-f c
Schrage Gus-l c
Strimbe John-f
Trester & Weiskopf-f
Walvoord H-f
Wetzel F-l
Zenure Adolph-l
Zundel E A-f

SHEBOYGAN FALLS Delavan John—l c Heald A O—f l e Osthelser J P—f Sanford B H—l c Thomas John E—f Wachter Chas—f

SHULLSBURG Law T J—f O'Brien M A—f 1 c Weatherby Geo E—f c Williams John P—f c

**SPARTA** SPARTA
Ady Israel H-f 1 c
Blyton Wm H-f 1 c
Bowler D F-l c
Broadwell J E-l c
Burroughs S R-f
Foote C E-l
Fanning John-f
Ginler Wm-f
Pott C W-f 1 c
Rice & Roberts-f 1 c

STANLEY Angwick M M Citizens' State Bank-f 1

Culbertson C B-f Olson Nils G Teeple B B

STEVEN'S POINT

STEVEN'S POINT
Belanger Henry—I
Buckingham & Engberry—f 1c
Clarke Henry—I
Clifford M—I
Dille & Oster—f 1 c
Finch H J—f 1 c
Hein G W—f 1 c
Martin J P—I
Moen L P—f
Park G—I f
Shumway W J—f 1 c
Simonson C W—c
Wakefield Geo—I c Wakefield Geo-I c

STOUGHTON Currier G W-f1 c
Dow, Robe & Sons-f c
Hibbard J M-f1
Hegelmeyer W C-f c
Huber Fred-f nuper Fred—f
Hulsether H A—f
Lowry W J—f
Oftelie & Seversen—f 1 c
Wait B E—f

STURGEON BAY

Decker & Fetzer-f 1 c Nelson & Lawrence-SUPERIOR Bardon John A-f c Bird Chas H-l Hughes Geo R-f Peyton Murray B-f Webb W H-f

HAMOT Bartells E-f
Drew Frank-f
Hollister A E-f
Homermiller W C-l
McCaul Wn R-f l c
McCaul Wn S D-f l
Rockwood D-f
Sowle H M-f
Vandell H B-f
Warren W W-f −flc

TOMAHAWK Bradley W H & J W f c Te Brogan Jno—1
Froehlich John—f c
Kelly James f 1 c
Macomber C E—f
Olson A J—f 1
Seth Jas A—f c

TWO RIVERS Beth John-1 Decker & Decker—f c Dicke Geo H—f Gaynon Peter—f 1 Goeler Mike—c Lohman Arthur-Wrieth W J-1

VIROQUA Butt C M Jr-f
Dawson John & Co-flc
Minshall F M & Co-fl
Packard & Proctor-fe
Rusk B D-l

WASHBURN Clausen L N—f c Morgan & Axelberg—f c WATERFORD

Berger C-f Sanders Wm-f

WATERTOWN
Brandt Edward J—f
Buchheit Gustav—f c
Davies & Muelberger—f
Conway John G—f
Emmerling C E—f I
Frey Chas E—I
Gamm Fred—f
Hahn O C—f
Jacobi & Blumenfeld—J
Jaeger Robt—f
Kading & Kading—f
Melzer S—I
Moore J W—f
Rohr Max—f
Schoeckert P F—I
Skinner Chas A—f
Stacy W D—f c
Strauss Herman J—f
Tanck Emil—c
Voss W F—I
Weiss Albert—I
Wenck Chas J—f I e
Whiting A J—i
Woodard Wm H—f
Wright Jos—f c Wright Jos-f c

WAUKESHA Barber G F H—f
Davis W L—f 1 c
Douglass R E—l
Frame & Blackstone f
Fullar Hobert A—1 Fullar Hobset A-1
Girking—G
Hardy W H—4
Harland Frank—1
Hartshorn W—f 1 c
Holt & Coombs—f
Howe E E
Moses D
Nelson Charles F—f Nelson Charles E-f l Snyder M L-f Spence Thos-f Zimmermann D K-f

WAUPACA WAUPACA
Churchill Charles—f
Emmons W M—f e
Lord Irving P—f l e
Olson & Johnson—f c
Scott Winfield & Son—f
White Harriet—f
White N L—f

WAUPUN Brinkerhoff J E-f 1 c
Butts L J-f 1 c
Curtis H C-f
Hooker C E-f c
Oliver R L-f
Sumner S J-f c
TeLinde G-f
Zimmerman F F-f

WAUSAU WAUSAU
Alderson V A-f
Brastz H C-f
Chartier F E-f 1 c
Coates Jos W-l
Eggers F W-f
Huntington Henry B-f
John W G-l
Mucketsida I T-f John W — I
Muckerheide J J—f
Manson J N—f 1 c
Ripczinski J—f
Rowley John A—I
Stone C F—I
Wheeler H L—f c

WAUWATOSA Fowler G H-4 Gridley L R-4 Kellogg Alonso F-4 Meyers J O-4 Smith G E-4 Watner Henry-f

WEST BEND Bratz W C-f Fohn M J-f

Herman Peter—l
Knechenmeister G A—f
Lewis C L—l
O'Meara Joe M—l
Opgenorth Hy—f
Pick Ed—l
Pick Ed—l
Pick Jno—l
Schmidt A—f
Schwidt A—f
Schwin M—l c
Thielmann Anton
Ziegler Ben C—f c

WEST SUPERIOR
Agen J H & Co-f
Crumpton F R-f
Culver-Harper Agency-f
c
Charles A Erhart-f
Finch Bros-f
Gerrard & Lauroot-f
Gilbert H W-f
Harper W F-f
Loney & Peckham-f
McCabe John M-1
Newton Geo G & Co-f

Rogers-Ruger Co-f
Schmitt & Howe-1
Stephenson R & Co-f
Stratton & Hammond-f
Sunderland & Ostrander
f c
WHITEWATER
Burton J E-f
Cass E T-f
Henderson J F-f 1 c
Holmes F G-f
Kiser F C-f
Kiser F H-f

Littlepohn E N-f 1 c
McMillen & Utter-f
Page J H-f
Rowe C W-l c
Seymour & Tratt-f
Steele & Hamilton-f
Waterman G S-f
Wheeler & Tratt-f
WINNECONNE
Becker M-f
Miller Geo-f
Russell C A-f c
Vredenburgh E-f

## WYOMING

BUFFALO
Hill T P-f
Langworthy B S-f
Thorn W J & Co-f 1
CASPER
Bury J H-f 1 c
Butler A T-f
Phillips A T-f
Wood Frank-f
CHEYENNE
Bruner J W-f
Chapman Al-f
Costello J C-f
Jones Frank H-l
Kabis L-f
Larsh W L-l c
Pollard & Roberts-f
Riner & Schnitger-f 1 c
Stone L E-f
DOUGLAS
Barrow M C-f
Knittle F S-f
Maurer Chas F-f

Mecum W F-4
Miller Henry C-6
EVANSTON
Beckwith & Co-6
Becman & Cashin Mercantile Co-6
Blyth & Fargo Co-6
Blyth & Fargo Co-6
Foote F M-6
Isherwood M W-6
Nisbet Alexander-1
North & Stone-6
GREEN RIVER
Eaton H H-6 1 c
Morris Robt-6
LANDER
Amoretti E Jr-1
Beckwith T C-1
Beckwith T C-1
Beckwith T C-1
Godfrey F E-1
Hardin W B-6
Keister S A D-6 1 c
Nickerson H G-6

Noble F F-1
Parks S C Jr-1
Parks S C Jr-1
Parks S C onant-1
LARAMIE
Campbell Geo A-1
Davis J H-f
Douglas-Wilan & Wilkinson-f
Fitch R E-f 1 c
Fenwick Jas M-f 1
Gibson T H-f
Hiskey E D-f
Johnson J K-f
McRae J C-1
Murply Geo T-1
Puntenney Geo A-1
Rauner Chas L-1 c
Spalding C D-f
Symons J H-f c
Ulen Mrs Adda-f c
NEWCASTLE
Cooper F R-f
Falker Dave-f

Frank Isaac—f 1
Lamberton Dr—l c
Putnam A L—f
RAWLINS
France Homer A—f
Luckfield F A—f
Merrill Homer—f c
Rasmusson & Thode—f e
Rumsey James M—f
Schalk Louis—f
ROCK SPRINGS
Gable Geo H—f 1
Kandale Augustine—f 1
Mellor W H—f
SHERIDAN
Alger H C—c
Alger & Tyler—t
Bostwick H—l
Helvey J D—f
Stotts F H—f 1 c
Sumption H W & Co—f
1 c
Tyler H W—f c

# DEPENDENCIES OF THE UNITED STATES

HAWAII
Affonso G F
Davies T H & Co
Hackfeld H & Co
Jackson A H
Lyman E

KAUAI Hofgaard C B & Co—1 MAUI

(LAHAINA) Vetlesen L M Coke J L
Lufkin C L
OAHU
Alexander & Baldwin-f
Barnes A-f
Bishop & E-f
Bishop & Co-f 1 c
Bolte C
Burnette P H

Cartwright Bruce—f Castle & Cooke—i l Castle & Landsdale-

(WAILUKU)

Davies Theo H & Cof
Dowsett J M-f
Dowsett J M-f
Gilman Chas-f
Grinbaum & Co M S-f
Hackfield H & Co-f
Hawn Reality and Maturity Co
Hawn Trust Co-f 1 c
Hind, Rolph & Co
Honolulu Investment Co
Hutchins C J-f 1
Irwin W G & Co-f
-f 1

Lansing T F-f
Macfarlane F W-f
Newhouse A
Podmore Jos W-l
Rose S B-l
Schaefer F A & Co-f e
Von Hamm-Young Co-f
Vax Holt H M-c
Walters W
Waterhouse H Trust Co
-l f
Weedon W C
Winter Frank L-l
Wundenberg F-f

## PHILIPPINE, ISLANDS

-flc

Andrews J H & Co
89 Anloague Bin
Behn, Meyer & Co
114 Anloague
Buck Martin Bin
Donaldson Sim & Co
25 Plaza Goiti
Forbes Munn & Co
43 David Bin
Froelich & Kuttner
82 Anloague

Germann & Co
137 S Jacinto
Heinszen C & Co
158 Rosario Bin
Herdman R E
6 Plaza Moraga
Hip On & Co
7 Olivares Bin
Holiday, Wise & Co
100 Anloague
Ker & Co
7 San Gabriel Bin
Kuenzle & Streiff
43 David

Lucio y Limpangeo
24 Sacristia Bin
Lutz, Moll & Co
69 Anloague Bin
Macleod & Co
311 Muelle del Rey
Macondray & Co
18 P Cervantes
Meerkamp & Co
227 Muelle de la Reina
Reyes Feo
19 P Moraga
Sackermann Sr
95 Anloague Bin

Smith, Bell & Co
2 Carenero Bin
(See vease) page 66
Sprungli & Co
Sprungli & Co
28 David Bin
Spitz Enrique
42 Escolta
Stevenson W F & Co
323 Muelle del Rey
Struckmann & Co
95 San Vicente Bin
Tuason J M & Co
106 Carriedo Quiapo
Warner, Barnes & Co
7 Carenero

## PORTO RICO

ANASCO
Benigno Vientos J
AQUADILLA
Benigno Vientos J
Vina Conefero V
CABO RAJO
Montaloo Colberg Elias
CAROLINA
Modesto Otrz
COAMO
Rivera Manuel A

HUMACAO
Basso Narciso
MANATI
Padro Jaime
MAYAQUEZ
De La Cancela Luis F
Font Y Guillat E
Fernandez J M
PONCE
Roig A Fornaris
Skinner D A

SAN JUAN
Alberti Joseph
Catala Vicente
Defillo Alberta
Finlay Bros—I
Fritze Lundt & Co—f
Gandia & Stubbe—f I
Gordils Jose E
Lopez Adolfo
Mullenkoff & Korber—f I
Ochoa J & Hermano

Perez Rafael L
Rivera Francisco
Skerrett M Saldana
Sanchez Morales Manuel
Sanchez Morales L—l
Silva J T—f |
Sobrinos de Ezquiaga—f
Timothee Pedro C
Techter Frank
Waymouth Trading Co—l
Villar & Co—f

#### Dominion of Canada

#### BRITISH COLUMBIA

#### **CHILLIWACK**

Bent J H-f Cawley S A-f Mellard Samuel Smith A N-f 1

#### KAMLOOPS

Robinson J T-c Stevens C S-f 1 Strutt & Nash-f 1 c Wood E S-f 1

#### NANAIMO

Burtholme Geo—1 Leighton Wm K—f 1 c McAloney Jos—f 1 Shakespeare E—f 1 c Schetky Geo L—f 1 c Rudd John M—f

#### NELSON Annable J E-f l

Bird Bros—f 1
Brydges, Blakemore &
Cameron, Ltd—f 1 c
Chadbourn & McLaren f l f 1
Dewar D J-1
Ellis W E-f 1
Gamble A G-f 1 c
Hunter G A-f 1
Parry M-1
Sherwood A R-f c
Ward H H-f 1 c
Ward T M-f 1 c

NEW WESTMINSTER Bell Alex-f 1 c Burnett H J A-f 1

Cunningham James—f Hart F J & co—f 1 c Keary W H—f Major & Pearson—f 1 c Malins & Coulthard—f 1 c White A E—f 1 c

#### VANCOUVER

VANCOUVER

Banfied J J-f 1 c

B C Land & Investment

Co-f

Boak A A & Co-f 1 c

Breeze J D-i

Burnett & Horne-f

Burnet & Rounsfell-f

Caperley & Rounsfell-f

Charleston Percy-c

Evans J E-i

Evens. Coleman & Evens

-f 1 c m

Faulkner S G-1
Ferguson J B-1
Gillespy Sherwood-1
Gravely & Hope-f
Horne A P-f
Innes, Richards & Akroyd-f
Kerr J W-1
Irving H Bell & Co-f
Macauley & Nicolls-f
MacGowan & Co-f
Mahon, McFarland &
Mahon-f
McGregor D C-f l c Manon-i McGregor D C-f l c Mellon & Scott-l Prescott J W-l Robertson Bros-f Ward Robert & Co Ltd -f 1 Wright & Cannon-flc

#### MANITOBA

#### BRANDON

BRANDON
Barclay E J-f 1 c
Bawden Geo-1
Currie Wm J
Evans A A-f 1
Gill F-l
Hall Robt-f 1
Harwood O L-f 1
Irwin A R-f 1
Keancy-f 1
Leech John-f
McNeil H J-l
Moore Dr-l
Rigg Jas-f
Scott D H & Son-f 1 c
Skynner H J-f
Townsend E-l
Wiswell E G-f Wiswell E G

#### CARBERRY

CARBERRY
Barrett G-f
Belt H R-f
Cowie Jas-i
Dickie N-f
Harrison R M-f
Harrison A L-f 1 c
Hope William-l
Huckell B A
Ireland W W-f
Logan R-f
McCrae J W-f
Mack Arthur-f
Neilson J M-f Neilson J M-f Walker & Stickle-f

#### PORTAGE LA PRAIRIE

Beattie G J—f 1
Connor F A—l
Heath & Johnstone—f 1
Macdonald D A—f
Metcalf & Son—f Meighen A-Meighen A—1 Remey L—1 1 c Richardson & Moore—11 Rundle W P—1 1 c Snider M B—f Souch E A—1 c

#### WINNIPEG

WINNIPEG
Agur & Beck-f c
Allan W R-f 1
Archibald A C-f c
Baker E S-l
Beck H H-f
Blakely Dr E A-l
Briggs Henry-l
Brock J H-l
Bruce D R-l
Bruce D R-l
Bruce F-f
Brydges F H-f c
Brydges F H & Sons-f Bunnell H L—c Campbell A McT—l Caruthers & Johnston— Carruthers, Johnston & Bradley-f

Clark J P—c
Clarke W G—l c
Clarke W J—l
Colclough F W—l
Colclough F W—l
Colclough F W—l
Connery D G S—l
Cornell S W—l
Dowler James—l
Douglas R W—f
Dickson J J—l
Drummond F A—f
Enderton & Co C H—f
Gardner John B—l
Gilroy Thos—l c
Grant J R—l
Grayburn K F—l
Harvey Wm—l
Higinbotham E M—l
Holland F J—f c
Hogan & Quinn—f
Irish A D—l
Killer Casper—l Killer Casper—l Kirby W T—f c Laing George—l Laing George-1
Lake A-c
Lewis T L L-1
Lord J W-f
Lydiatt W R-c
Macdonald R C-1
McAllister Miss M D-1
McBride William-1
\\1cCarthy J H-1
McDonald D-1

McKinnon P D-McLeod S J-I McNichol A R-I MacEwen J—f
MacEwen J—f
Morgan J G—l
Murdoch Andrew—l
Nares, Robinson & Black
—f l Nanton A M-f Oldfield & Gardner-Osler, Hammond & Nan-ton—f Pace F W-f Pace F W—I
Reid A—I
Riley R T—f
Robb Miss Annie—I
Roberts J J—I c
Robinson E M—c
Ryan Ed C—f
Scrimes W W—f Scrimes W W-f
Scroggie J-l
Strang R-f c
Strang Robert-f
St Louis L R-l
Suckling W-c
Sweatman W P-l
Taylor E L-l
Wallace J S-l
Waugh J C-f 1 c
White W H-l
Williams J-f
Woodman G O-f c
Young Robert-l

#### **NEW BRUNSWICK**

Gilbert Geo G-f 1
Hickson E-f c
Johnston D T-f
Lannigan B M-f 1
Mullins B C-f
Melanson S J-f
O'Brien I E-c
Veniot P J-c

BRANDON Cornell Jos-f c Cornell R Jos-c

BLACKVILLE Coughlan Peter D-f Grindlay R M-I c Wetmore James P-f

#### CAMPBELLTON

CAMPBELLTON
Alexander A E-f
Chandler Edgar—I
Gibson W A
McAlister & Mott-f
McKenzie J B-l f
McLatchy H F-f
Montgomery John-f
Moores Stephen—I
Murray F M-f 1
Murray William—I
Murray & McLatchy-f

CHATHAM
Connors Jas F—f 1 c
Haviland J A—l c
Johnston Ed—f
MacKenzie J B D F—l
Miller Mrs Fannie—f Murray R—f c Snowball W B—f Watt Geo—f Winslow Warren C—f1c

#### FREDERICTON

Babbitt Geo N-1 Bliss F St John-Coulthard W B-1

Farrell W E-f Gibson Wm-I Gregory Albert J—f Gunter J B—f l c Holland Jas—l Hooper & Wilkinson—f l

Lemont Wm-l McCready J W-f McIsaac W M-f McLellan R W-f Morrison Frank I-f c Peters Fred—I Sharkey Jas T-Smith W E—I

#### B.—Fredericton.

Con. taples Hedley—1 :erling A A—f ibbitts Richard L—f 'inslow J A—f 1

MONCTON irouard Ed-f 1 arris George Lnight J M—f
cCully F A—f
asters & Snow--f 1 e asters & Snow—f
lcDiamond J—l
ewman A H—l f c
eilley E A—l
obinson C W—f
ogers J H—l
veeney F J—f

NEWCASTLE riler T W-f
all R R-f
reghan J D-f
rvidson A A-f
avidson James W-f 1 c
rwor J R-f
cCurdy A E-f
icholson Osburn-f 1
illiston E P-f 1

REXTON ckinson W-t 1 rdene James

SACKVILLE SACKVILLE
Alison J F—f c
Copp A B—l
Fawcett Chas—f
Harrison F A—l
Harrison F A—f l c
McCready A H—f
Murray Thos—f c
Powell, Bennett & Harrison—f l
Rainnie Jas—l
Sangster J W—f

ST. ANDREWS Coakley E B-f
Cockburn M N-f
Forster W D-f
Grinmer F H-f
Grinmer G D-l
Morris W B-f 1
Stiers I H-f 1
Whitlock W-f

ST GEORGE Baldwin M E-1 Cawley F M-f 1 Cawley F M-f 1 McGee C Hazen-f 1 c McKey James-f 1 Milliken Edward-f 1 O'Neill James-f

ST. JOHN Adams A W—c Austin H A—l Blair Andrew— Bonnell F S—l

Chubb H & Co—f 1 c
Clark Percy—f
Clinch Peter—f 1
Cowie & Edwarda—f c
Dean John E—1 c
Everett C S—1
Fairweather A C—f c
Fairweather & Son G E

Fenton W T-1 Frink R W W-f e Grant J M & C W H-Grant J M & C W H—
f 1 J M & C W H—
f 1 Jack D R—f
Jarvis & Whittaker
Jarvis & Wh—f
Kaye J S—1
Knowlton & Gilchrist
Leavitt A Gordon—f
Lavers T B—1
McDade M—1
McBay E K—f
McLeod S A—1
McLeod S A—1
McLean & Sweeny
Machum H W—1 c
Machum E R—1 c
Machum E R—1 c
Machum E R—1 c
Machum G O D—f 1
Parker Geo W—1
Peters A W—1
Richards F W—1
Robinson T B & H B—f
1 c
Seemmell Chas R—1

Scammell Chas E-l Shaw A McN Sipprell E M-l Sturdee E T-c Thorne R Ward-c

Tilley & Fairweather Vroom & Arnold—f l e White W H—f White J H—e Wright H S—l

ST MARTINS Cochran Fred M-f 1 e Skillen W E-f 1 c Smith Wm-f

ST STEPHEN ST STEPHEN

Clark David—I

Clark G J—f 1

Grimmer W C H—f

Hill Henry E—I

McAllister Howard—f 1 e

McKenzie A M—f 1

Richardson J W—l c

Short Fred—I c

Stevens Jas G Jr—I

Whitlock Julius T—f 1 c

Whitlock R W—f 1 c

WAWANESA Kempton A F-f

WOODSTOCK Astle James—f 1 c
Comben Charles—f
Dibblee William—f
Hartley J C—l
Holyoke A D—1 c
Lindsay T A—l
Vanwart G W—f
Winslow J N W—f 1 c
Young L E—f

#### NORTHWEST TERRITORIES

BATTLEFORD kinson F G-1 adburn C H-f okovski E-f 1 ince J G-f hite E H-f

CALGARY mstrong W C-f 1
rwis W B-f 1 c
rnard W L-f
andall E H-f 1 c
awford J-l

Darker R H-1 Ellis & Grogan-f c Irwine I Irwine I
Lee T S C-f
Lott C S-f c
Lyon I-1
Markley A W R-l c
McPhee J A-l
McQueen A-f l
McQueen C P-l
O'Neil J D-l
Peet G L-f l c
Tempest Geo-f l c
Tisdale O E-f c **LETHBRIDGE** 

Barford M—f c Bowman C B—f l c Conybeare & Ives— Salisbury J H—l Sherlock R E—f

MACLEOD Campbell D J-f 1 c Cowdry Bros-f Mathews R G-f 1 c Wood C E D-f 1

REGINA Baker A-l
Barrow S R-l
Brown & McKenzie-f
Callender S F-f 1 c
Ferguson R B-l
Grovel M-l
Jameson S-f 1
McCalum J-f 1
McDonald Alex-l
Marsh G H-f
Marsh G T-f 1
McAra P Jr-f 1 c
Snow G T-l Baker A-1

#### NOVA SCOTIA

**ANNAPOLIS** ANNAPOLIS
naud F B-f 1 c
bee A E-f c
rbitt Geo E-f
owe Joseph-l
wards J P C
rris F W-f 1 c
en J M-f
kels F W-f c
chie J J-f
utman F-f c

ANTIGONISH ANTIGONISI

ough J M-f 1 e
isholm A D-f
isholm D C-1
rrier E L-f 1
gory C E-f
ffin R R-f
rris C E-f 1 c
cPhee F H-f
orrison R P-1
tter F R-f
idden C Edgar itter F R-f

DIGBY mham E E-f c

Dennison H L-i Dennison H L—f
Jamison C—f
Jones Dr J E—f
Nichols E H—f 1 c
Nichols F W—f
Peters G H—f 1
Sproul D & O—f
Stewart W B—f
Van Blarcon W E—l

HALIFAX
Albro J E-!
Bell A J-f! c
Bennett F W-f
Boreham E E-!
Butke J R-!
Butler J & Co-f c
Chipman B W-!
Conrod T E-!
Cullen L-!
Daily & Corbett-f c
Doyle E F-f
Duffus William-f
Evans C A-f
Fair A H-!
Faulkner & Co-f c
Goodge T-f
Grant, Oxley & Co-f! c
Grabam L S-! HALIFAX

Gunning C W-l
Harrington A E-l
Hebb W E-l
Hetherington F W-l
Huestis M B-l
Jack A M-f c
Jarvis E L-l
Johnson J A-l
Jones G W-l c
Lithgow J C-l c
MacPhie-l
Manley Alfred-l Lithgow J C—I c
MacPhie—I
Manley Alfred—I
McCurdy & Willis—c
McGhee L J—f I
McLarren P & Co—I
McLeod J R—f
McNiece Jas—I
Mosher A—I
Parlee Henry T—I
Porter C H—I
Purdon J T—I
Reynolds C F—I
Rhind F—f
Ronnan F P—c
Saunders & Duffus
Shortt Alfred—I f c
Somers W C—I
Strachan J—c
Thompson W J G—f
Thompson & Mitchell—f

Efitzpatrick H K—f
Fraser D C—f i
Graham R H—c
Jennison H V—f
Layton G B—f
McCurdy R S—f
McCurdy R S—f
McCurdy R S—f
McCurdy R S—f
McCurdy R S—f
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McCurdy R S—f
McCurdy R S—f
McCurdy R S—f
McCurdy R S—f
McCurdy R S—f
McCurdy R S—f
Mc

Twining J T & Co-f c
Twining Russell-f c
Wood J Taylor-c
Wylde A S-1 c
Wylde C J-f

**NEW GLASGOW** 

NEW GLASGOW

Bell A C-f 1 c
Cameron Ross-f
Fitzpatrick H K-f
Fraser D C-f 1
Graham R H-c
Jennison H V-f
Layton G B-f
McCurdy R S-f
McDonald J Ed-f
McGillivray Miss Jessie
-f

McGregor Jas D & P A

PICTOU Beattie John—l Chisholm G R—f 1 Dickson W A—f Dwyer Dodd—f 1 Elliott G H—f 1 Fraser Wm—f c Ives Chas W—f c Ives Welsford—l Leslie Rankin—l Logan David—l Mackay John—f 1 c McArthur Alex—l Primrose Bros—f Ross John U—f c Tanner Chas E—f Beattie John-1 -f c Tanner Chas E-

SPRINGHILL Davidson Alfred—f Fairbanks E B—f l c McLeod Daniel—f Murray R B—f l c Ross George—f

STELLARTON Campbell Robert-1 Fraser John—f c
Grant Bros—f c
Grant Donald—f
Henderson J W—
Keith Robt—f

McLeod John L-1 Miller W G-f 1 Rogers B D-f

SYDNEY

SYDNEY
Barradale D S-1
Benn Alfred-1
Burchell J E-f 1
Crafton A M-f 1 c
MacBeth-1
McLean J M S-1
Moseley E W-f
Moseley Fred-f
Power J U-1
Richards Wm-1
Wetmore C V-f 1
Young J A-f 1

TRURO

Armstrong C A-1 Bigelow H V-f1c Bishop D A-f1 Black A S-f1 Campbell A J-f1 Crowe L G-fc Crowe L G-fc Dickie M-f1 Perguson W-fc Fulton G O-f Gladwin E H-1

Griffin D M—I c
Hood A S—I c
Joy W H—I
Kent J H—I
Kent J H—I
Kent J H—I
Kent J H—I
Kent J H—I
Kent J H—I
Cayton Geo—I
Layton N J—I
Cayton N J—I
Cayton N J—I
Codell W F—c
Porter B F—I
Schurman F B—I
Tremaine R A—I
Tupper S H—I
Vernon G H—I I
Waddell S J—

WINDSOR

Blanchard W H-f Bowman Rev Chas, D D -f
Curren J E-f c
Davidson F L-f
Dimock C Henry-f
Graham James E-f c
Graham John P-l
Goudge M H-f
McDonald John-l
Morse E J-l

O'Brien Jas—I c Roach Frank—I Saugster H W—I Sargent J H—I Shand A P & Co—I Shaw W B—I Smith Jesse P—I Smith Percy H—I Tremain H B—I

YARMOUTH
Armstrong E H--i 1
Boyd Joseph W--i 1 c
Burrell Blake-f 1 c
Clements E N--i
Corning Wm--i
Corning & Chipman-f
Godfrey C G--c
Goddrey Hiram-f 1
Kelley R Charles-f
Killam Bros-f 1
Law W & Co--f c
Lewis H K--f 1 c
McGray A E--f
McKay Robt S--f
Pel:on Chas--c
Rogers B E--f
Sanderson Geo G--f c
Spinney E K--f c
Stoneman A P--f
Trefry Albert H--i YARMOUTH

#### ONTARIO

**ALEXANDRIA** Aubry Hubert—l c Hearnden Geo—f Macdonald A G F—f McDonald Angus—f c Proctor James—I
Smith Jas—I
Tomb James—I
Wilson Lockie I—I

ALLISTON

ALLISTON
Bell F T—1
Clark W—f 1
Ellis W S—f 1 c
Hendusen Robt—f
Osborn A C—f
Whitesides Thos—f
Wright H W—f 1

ALMONTE

Coulter L—f 1 c Greig & Greig—f Kirkland J T—f 1 Pollock W C—l f Rosamond J M— Slattery John—f Stafford W H—f Wilson Geo—f 1

**AMHERSTBURG** 

Barron D-f Bratt J Jr-l Falls Bros-f 1 c Leggatt J H C-1 Lovegrove John—f Luckham D R—f McGee Samuel—l Wilkinson W T—f

BARRIE BARRIE
Arnold James—I
Ball Henry—f I
Barwick R L—f I c
Beecroft Thos—I c
Bennett John H—f I c
Braden A—I
Brownlee A—f
Fletcher R J—f I c
Grafton G F—I
Jory H E—f I c
Lett F A—f I c
Lett F C—f
Lyon O H—f I

Lyon O H—f l

Malcohusom A F A—l

Montgomery F M-f l c | Oliver John—f
Rogerson John—f
Scroggie & Smith—
Tedd John F—f -f 1 c

BELLVILLE

BELLVILLE

Adams R W—
Ashley C—
Burrows S—
C campbell W H—
C cambbell W H—
C clisholm Jas A—
Clarkson E P—
Dale F C—
Dale F C—
Diamond Irvine—
Diamond W J—
E wen T E—
Hull J S—
Hull J S—
Hurst Jos—
Hurst Jos—
Lones W—
Ketcheson F M—
Ketcheson F M—
La Roche E H—
La Roche E H—
Leavens C C—
Levett Sam—
Little Jas—
McDowell A M—
Mills Thos—
Reid A N—
Richardson Asa—
Richardson Asa—
Richardson Asa—
Reberbe H—
La Roche Reid A N—
Richardson Asa—
Richardson Asa—
Richardson Asa—
Reberbe H—
La Reid A N—
Richardson Asa—
Reberbe H—
Reid A N—
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BERLIN

Kimmel John—f 1 Kranz Carl—f 1 c McMeekin J—f 1 Staebler J M—f 1 c Weber I K—f

BLENHERM

Baird G M-f 1
Burse Peter-f
Crookshank John-I
Greenwood Jas-f
Greenwood W R-I
Hall W E-f 1 c
McVittle Jas-f 1
Morris J K-f

Samson A—f 1 Thompson R M—l BOWMANVILLE

BOWMAN v...

BOWMAN v...

Allen W F-f
Bingham Thos-f c
Cann Harry-f 1 c
Jones W I-f 1
King W C-f
Luscombe R R-f
McMurry L H-l
Magill Geo-f c
D B-f Magill Geo-f c Simpson D B-f Trebelcock P-f

BRACEBRIDGE BRACEBRIDGE
Arnold O M-f
Ashworth John-f
Bard Chas-f
Bridgland H B-f 1 c
Dickie Moses-f c
Godson T E-f
Hunt A-f
Jewell George-1
Kinsey W W-f
Mawdsley C E-f 1
Perry R P-f 1 c
Wallias Harry-f
Warne Francis P-f -f 1 c

BRADFORD Barnard B-f c Brody I S-f l Broughton H-Elliot J-f 1 Garrett E-f 1 Green G G-f 1 Green R F-f 1 McLellan Hector—l Scanlon A E—l Stevenson R E—l

BRAMPTON Bowsfield Wm-f 1 Center Martin-f 1 c Cheney L-f c Cooney John-f c Gordon J D-f e Hollis Justin B F-f Justin B F-f
Manning J J-f
McLelland John-f 1 c
McFadden W H-f
Morphy Thos-f
Morton & Co-f 1 c
Pringle R H-f 1 Sanderson L D-f c Trimble-f

Trimble—f
BRANTFORD
Adams H B—f
Ballachey Geo—f l c
Brooks R W—f l c
Buchanan C K—f l c
Buchanan C K—f l c
Burbank J—l
Campbell John—f
Chapman Geo—l
Clarke W—l
Cohoe & Pitcher
Corbett Thos—l
Donnovon A W—f c
Elliott A—l
Fairchild H W—l Donnovon A W-f
Elliott A-l
Fairchild H W-l
Fergusson-f l c
Francis W G-l
Frank Fred-l
Freeman Jas-f l
Genett H A-f c
Harris Dowling A Harris, Dowling & Coflc Hemphill & Fergusson-Hendrie T-f 1
Heyd Geo D-f
Howell Nelson-f 1 c
Johnson Allan-c
Jones & Hammond-l
Kilgour J-l
Kilgour J-l
Kilgour J-f
Leitch John A-f
Liddell J G-l
McEown A C-f 1
Motton Andrew-f Hendrie T-Morton Andrew
Mowatt Jas—I
Muir M—I
Muirhead A D-Moir M—f
Muir M—f
Muir M—f
Muirhead A D—l
Olive A—f
Passmore S F—l
Peirce Robt—f e
Perley C S—l
Pickard R J—l
Read S G—i c
Roberts C H—l
Ross W W—l
Sage Alfred—l
Sims E—f
Stratford Joseph—f e
Vanderburgh W—l
Wade Thos S—f c
Wilkes Walter A—f l c

#### ONT.-Con.

BRIGHTON Butler W C-f 1 c
Davidson W N-l
Fhagler L P-l
Hewitt Richard-f
McAulay W J-l
Morrow J h-f c
Phillips H B-l
Porte W W-f 1
Sanford T D-f

BROCKVILLE

Bain W R-1 Arnold R H-1 f Buckman E A-Buckman Geo-Buckman Geo-f
Cawley John-l
Cummings A & Son-f
Davis A A-l
Fulford F W-f
Fraser O K-f
Gamble R H-l
Jones D B-f c
Kilpatric S J-l
Mallory G I-f l
Mallory G I-f l
C McLelland R A-f l
Patton Levi-l c
Ridgway J W-l
Shearer Wm
Snyder H E-f l
Weatherhead-f l c Weatherhead—flc

#### BRUSSELS

Cousley A-f 1
Kerr W H-l
Leekie John-f 1
O'Connor J M-f c
Ross D C-l
Scott F S-f 1 c

#### CAMPBELLFORD!

Bedford G-f Bedford — Benor George— I Denike R B— I I C Ferris J B— I I C Horkens T J— I Hubble N— I I C Loucks J A— I Mills T H— I Payton J M— I Rankin W E— I Detailed The I I Rankin W E— I Detailed The I I Rankin W E— I Detailed The I I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rankin W E— I Rutherford John-f

#### CARLETON PLACE

Hudson A T-f
McIntosh C-f
McIntosh C-f
Morgan R-f
c
Murphy J L-f
Nagle T L-f
C
Patterson & Findlay-f
Robinson R J-f 1

#### CHATHAM

Aitkens J W-l Atkinson G K-f 1 c Aithens J W-l
Atkinson G K-f 1 c
Brisco-f c
Cathcart R J J-f 1
Ferguson J-f
Fetterly P B-l
Grandy John-l
Harper W H-f 1
Harris T R-f
Humphrey J W-f 1 c
Keller C-f
McDonell A-f
Murphy H J-f c
Parrott E E-l
kichardson J-f c
Rispin W E-f 1 c
Rispin W E-f 1 c
Ruthven N-l
Smith & Smith-f 1 c
Weldon F P-f 1
White A H-f -f 1 c

**CLARKSBURG** Hartman C W-f 1 c Pve Chas-f 1

#### CLINTON

Doherty L E-l Dowding C E-l Farran W W-f Fisher C L-l Hale C B-f 1 Hooper A-l c Ireland J-l Macpherson D 1 Ireland J—l
Macpherson D L—f l c
Manning R E—f l c
Pattison A O—l c
Ridout C—f
Ridout J—f
Taylor Jacob—f l
Tisdall J P—f l c
Wiseman John—f

#### COBOURG

COBOURG
Bickle John W-f
Bulger James-1
Clarke Jas-f
Fice Robert-1
Field F M-f
Hagerman J G-f 1 c
Howell S S-f c
McNachtan N F-f 1 c
Minaker D H-f
Orr J G-f 1
Oaler E H-l c
Roberts David-f c

#### COLLINGWOOD

COLLINGWOOD

Archer J W—6

Barr D C—f 1

Begg M S—f

Carmichael W—f

Churchill Fred W—f 1 c

Copeland W A—f 1

Hogg W A—f

Hilborn N B—f

Knight A D—f

Maie John—f 1

Williams D Jr—f 1 c

Wilson A A—f 1 c

#### CORNWALL

CORNWALL
Bigelow Geo C
Brown E H-1
Callaghan P F-1 1
Cline R S-f
Cline John H-1
Corrigan K-f 1 c
Fetterly E C-f 1
Harkness J G-1
Horsman R H-f
Kirkpatrick J 1-f 1
Lavalle J-1
McDonnell D G-f
Mildon Geo-f 1 c
Monroe D-f 1 c
Mulhern A F-f
Porteous A T-f 1
Tennant Rev E-1
Watson A G-f

#### DESERONTO

Bedford H R-f
Deroche G E-f 1 c
Egar Geo D-f
Johnston J G-f 1
McCullough Jno-f 1 c
Rathbun Co The-f 1 c

#### DRESDEN

Bridgewater B-f 1 Cuthbert A-1 Hicks D V-f 1 c Ladell Ruthnen N H-Smith James—f
Smith James—f
Switzer W H—f
Thompson D A
Watson W A—f I
Webster I B—f I c
Weir Geo E—I c

#### **DUNDAS**

Knowles W E S-f 1 c Lawson J W-f 1 c

1

McKenzie Miss C-f Suter F D-f 1 c Woodhouse E A-f 1 c

#### DUNNVILLE

Haun A W-f
Hinson William-f
Holmes J W-f 1 c
Massecar L-f 1 c
Mussen R T-f

#### **ELORA**

Beam J G-f 1 c Broley W E-l Carter Alex-f c Clarke Henry-f c Lipsey Thos-f 1 Petrie W A-f 1 c

#### EXETER

Carling W J-f
Elliott Ernest-f c
Huston Henry-f 1
Jacques David-f
Knight J J-c
Pickard - E-l
Sanders Chas-l
Snell Chas Sr-f 1 c
Spackman John-l

#### FENELON FALLS

Arnold Jas L-f c Graham Thos-i l Marks E-f McArthur Wm-McDougall & Brandon-

#### FOREST

Farrell Jno-l Gordon J N-f 1 Jones Jno-l Jones Thos-f Pollock J C-f Porte W J-f Scott R E-l Tripp N-f 1

#### GALT

GALT
Blake & Aitkin—f 1 c
Browne A S—1
Cole W—1
Cole W—1
Colvin W—f 1 c
Denas W—f
Doke A J—f 1 c
Elmslie A G—f
Graham Guy—1
Head C R—f 1 c
Laird Geo—1
Lewis S—1
Montgomery W H—f c
Nichol G C—1
Pickering W—1
Radigan E—c
Risk Chas M—1
Rouse Geo—1
Scott William
Shupe Leon L—f c
Southwell Geo—l
Strong A D—f c
Strong R S—f c
Taylor J W—f
Virgel W T—l c

#### GANANOOUE

GANANOQUADA GANANOQUADA Abbott E E-f 1
Bews D W-l
Boyd W Y-f c
Davis A-f c
Depencier D-f c
Heaslip P-f 1 c
Jackson J A-l
Logan J W-l
Nilson W J-l
Peck Geo-f
Robinson Geo-l Robinson Geo-1 Robinson Geo-1 Rogers D-1 Sheppard R-f Webster E O-1 Wright C-1

GEORGETOWN Appelbee J S-f Grant L-I Kennedy H W-f 1 Roe C C-f 1 c GLENCOE

Campbell M C-1 French W J-f 1 c Parrott Geo-c Poole James-f 1 c

#### GODERICH

GODERICH
Ball H W-f c
Campbell Wm-f
Carey O S-f
Duff Andrew-f
Hamlink D F-l
Horton W L-f 1 c
Lee Wm-c
Naftel Adolphus-f
Proudfoot, Hays & Blair

Radcliffe & Crage-f 1 c Robertson W R-

Watson Harry-Woodcock E-f Woods Geo-1 Wynn John-f 1 Yates James-f 1

#### **GUELPH**

Bell W J-l Booth D H-l Burton Calvert H A-l Burton Calvert H A-1
Chapman Geo-1
Christie Geo-1
Cunningham R-f c
Davidson John-f l
Daniels E-1 c
Hamilton W H-1
Hefferman Joseph-f c
Jackson T J-f l
Jackson W C
Jones W H-f l c
Kilgour J-f l
Law Samuel-f l
MacKenzie Robt-f
White W V-f l c
Woodwork T K-1

#### HAMILTON

HAMILTON

Ambrose W F-f 1 c

Ambrose Walter-f 1 c

Ambrose Walter-f 1 c

Applegath J K-f 1 c

Bell John-f

Birely G F-f 1 c

Bull J E-f 1 c

Burkholder J G Y-f 1 e

Burns John M-f c

Carpenter T H P-f 1 c

Coulthard J Boyne-l

Davidson F R-f

Dexter David-l

Dunlop R-f

Faulknor E M-f 1 c

Findlay S A-f

Findlay W F-f c

Gates F W Jr-f 1 c

Harvey John & Co-f

Healey H J-l

Hooper F L-f 1c

Jones S-f c

Kidd David-l

Leitch Thos-f

Linton C B-l

Martin R S-f c

McKeand & Dougherty-f

Menger Bros-f

Mine & Lyan-f McKeand & Dougherty-Menger Bros-f Mills S & Co-f 1 c Moore A H-f c Moore & Davis-f Morden W & J-f c Murdoch Andrew-l Niles W C-l Pennington M A-f

Robins F C-f 1 c Routh & Payne-f 1 c Rutherford & Lester-Rutherford & Les
flc
Scott C S-f
Spratt W A-flc
Strong Wm-f
Stoney John L-l
Stuart W R-f
Tidswell W O-flc
Waldron L W-l
Walker C W-l
Waters W J-l
Whipple H d-f
White H A-l

#### HAWKESBURY

Doyle Denis—f Higginson J G— Lawlor H W—f

#### INGERSOLL

INGERSOLL
Agar R T—f c
Allen C—l
Christopher A N—l f
Coleridge & Taylor—f 1
Cuthbertson D G—f 1 c
Duncan Geo—f 1
Hugill E H—f 1 c
Hegler J Jr—l
Macualy Alexander—f 1 c
Mogerson R—f 1 c
Rogerson R—f 1 c
Smith John S—l f
Story E—l
Sutherland Geo—f 1 c Sutherland Geo-f 1 c

#### KINCARDINE

Boyer J S-f Campbell Alexander-f 1 C Heming Jas H-f l c Henry S-f c Henry Wm J-f Loscombe W C-f McPherson M J-f Millar Elijah-l Powell F C-l Scougall J H-f l Smith A M-f Stewart James-f Washburn A C-f l c

#### KINGSTON

KINGSTON

Bateman G A-f 1 c

Fair W J-l

Flanigan Miss-f 1

Fraser N F-f

Gardiner Jacob J-f

Gardiner John A-f 1 c

Gildersleeve J P-f 1 c

Givens David-f

Godwin W H-f

Howard H-f

Hutton J-l c

Kent Bros-f Hutton J-l c
Kent Bros-f
Lockhard F J-f
Loscombe A F M-f l c
Magill S C-f l
Mecnee James H-f c
Maxwell G W-f
McCann J S R-f l c
Mills & Cunningham-f Richardson H W-f Richardson S-l Strange & Strange-f c Swift Joseph-f I c White W J B-f 1 s

#### LEAMINGTON

Baker A G-f 1 c
Coulson W C-f
Leonard John-l
McSween Wm-f
Morse G A-f
Stares W-f c
Winters Capt Ed-l

LINDSAY LINDSAY
Ayres Jos—1
Baker Wallace J—1
Begley W—1
Campbell A J—f 1
Conreil R G—f
Cunnings J F—f
Gillogley J A—1
Greer T W—f 1 c
Irwin S—f
Kennedy John—f 1
Kennedy Peter—f
Knowlson J B—f 1 c
Low J—f
Low J—f Knowlson Bross-i 1 c Low J-f McClory F-f McCrimmon A-l O'Boyle W F-f 1 Ray J C-l Smyth Robt-f Sootheran J H-f 1 Widdess W K-f 1 c

# LISTOWEL Arkell R-f Bolton L-f Bricker S-l Carthew J M-f Hamilton T L-f 1 Hay F W-f Male Thomas-f Weeter I S-f Meyers J S—f Norton T—f Scott J W—r 1 Smith S M—i 1 Tabberner C—f 1

LONDON

Atkinson Geo-f
Beddome & Brown-f 1 c
Butler R & Son-f 1 c
Campbell D-f Campbell D—f
Elliott Angus—1
Ellis Andrew—f
Ellis Andrew—f
Ferguson & Coy—f
Flood J H—f
Gates H E—l
Gillean A—l f
German C E—l
Glass C T—l
Glass S H—f
Gunn G M & Son—f l c
Hamilton Geo—l
Hammond F J—f l c
Hayes G W—f
Leys F B—f c
Luid Wm—f
Macgregor A S—l
Marshall F—f
McPherson A—f l
McRobert E J—f l
McRobert E J—f l
McRobert E J—f l
McRiller W R—l
Nelles J A—f l c
Park J W T—l
Pritchard G—f l c
Reese Vivian—l
Russell J A—l
Smyth A G—f
Towe E—f l
Udy A N—f l c Elliott Angus-

#### LUCKNOW

LUCKNOW

Berry G W-l c
Cain F A-l
Connel William-l
Hildred John-l
Malcomson P A-f
Moody R W-f 1
Morrison H-f 1
Murcheson John-l
Murdoch A-f
Patterson Donald-l
Reid T S Jr-l
Siddall G A-f
Worth J G-l

MEAFORD Agnew R-f
Arlidge W F C-f 1 c
Perguson D A-f 1
Hamill J D-1
Jay C H-f c
Johnston J J-f
Reid Homer-f 1 c
Robinson Matthew-f c
Sing C R-f c
Thomson J W-f

MITCHELL
Babb R-f
Barnett J-f
Burritt C H-f
Campbell H-f
Clegg Wm-f
Cull J W-f 1 c
Dent & Thompson-f
Dowling W-f 1
Dunbar E A-f
Hord F C-l
Martin Wm-f
May W F-f 1
Ward James-f 1
Wodger C-f 1 MITCHELL

MT. FORREST MT. FORREST
Breden R S—f
Cook J J—f 1 c
Gardiner R W—f 1 c
Gilroy George J—f 1
Jelley H—f 1 c
Perry U A—J
Perry W C—f 1 c
Reid G J—f 1 c
Stevenson H H—f 1 c
Stovel Thos—f
Wilkes I C—f Wilkes J C-f

NAPANEE NAPANEE
Bogart M C-f
Caton Geo-l c
Caton Nathan-f c
Chalmers J F-f
Grange J T-l
Hall W F-f l c
Ham John-f
Harshaw A T-f
Johnson Thos-f c
Lapum E S-f l c
Metzler J W-f
Paul A E-f c
Vrooman Silas-f
Wilson U M-f l

NEW MARKET NEW MARKET
Addrson P J-1
Atkinson L -c
Bastedo J A-f 1 c
Bruce W W-1
Rrunton T H-f 1
Doyle T F-1
Eck C D-1
Hughes J E-f
Keith Wm-f 1
Lehman L-f 1
Lloyd David-f
Lloyd T H-1
Pearson W P-1
Ramsay A A-f
Robertson K N-1 c
Smith W J-1 c
Widdifield W C-f

NIAGARA FALLS Colcock N B-f 1 c
Coulson B J-f 1 c
Gribble F L-f 1 c
Hewson William-f 1 c Robinson Jno-f c

NORTH BAY Baily B W-1 Burke J-f Ferguson John—f
Foley M L—f 1
Martin W—f 1 c
Martin & Waterson—1 McCool P—f McKenzie Wm—f Torrance A—l

NORWICH Beatty D C-1 Hogarth J D-f 1 Irwin James-1 Mills J-f Moore H S-f Van Valkenburg H-f 1

ORANGEVILLE ORANGEVILLE
Bennett J M—f c
Bennett J M—f c
Brown D B & Son—f l c
Clark E—f
Endacott H—f l
Fish J N—l
Henry R E—f l
Henry W—l
Hevat W R C—l
Hughes J H—l
Kent W R—l
Irwin Francis—f l c
McKim W—l
McPherson D—f
Parsons Thos—f l
Still E—f l
Wilkins M & Son—f l

ORILLIA

Bingham H A—f 1
Blair J W—l
Boyle John—l c
Cavana & Watson—f 1 c
Cook Ed—l c
Coulson J—f
Croker H—f
Dunham J B—l
Evans F G—f
Fenton J—f
Fitton C E—f
Fowlie James—f 1 Fitton C E—f
Fowlie James—f
Grant C E—l c
Grant Ingles—f
Horn F—f l e
Hooey J J—l
King T—f
Knight C E—f l
McPherson A—f
Nason W—l
Rapley G—f
Robinson S S—f
Rose J C—f
Scott J—f c
Sparling J—l
Tait A—f
Thompson A—f -f 1 f1c Thompson A—Tuohope M B-Waldron J—f

**OSHAWA** 

AWATTO OTTAWA
Acres A G-f
Babin E-f
Bick W-f
Bishop Wm-f 1 c
Black W G-f
Brown W E-f
Brownlee T R-l
Caldwell J Y-f
Carriere C H-f
Cote Jos-f
Courtney & Brown Courtney & Brown-fle Cunningham C R-f

ONT .- Ottawa, Con. Cunningham & Co-f Culbert John & Son-f Dewar & P-f c
Dewar & Bethune-f
Douglas C A & Co-f l c
Egan & Gorman-f
Grant Wm-l
Harty M J-f
Haycock R H & Son-l
Hawkins G J-l
Healy J J & Co-l c
Ingersoll N F-l
King Charles-f c
King & Ray-f l c
Larmoth P-f
Larmouth E-f c
Larmouth & Rowatt-f
Lawson Jos-l l c Larmouth & Rowatt-f
Lawson Jos-I
McMahon E-f
Marriott E-f
Mason L S-f
Mill I A-I
Mooney H-I
Mooney R-I f
Pennock & W-f I
Pennock & Mason-f I
Porter N D-f
Reid John R-I
Richard A Hector-f I
Robertson J D
Rogers V V-I
Selwyn E A-I c
Shaw S C-f
Smith R R-f c
Stewart A D-f
Stewart Robert-I f
Taggart C S-I
Thornton G E C-I
Thompson S F-f
Weaver M E-I

#### OWEN SOUND

Armstrong J-f Black P A-I Cameron C S-Chisholm A J-1 Cochrane James-f Creighton G P-f −f c Creighton G P-f c
Craig Samuel-1
Dobie D R-f l c
Menzies George-f c
Middlebro W S-f
Mildlebro W S-f
Raven J P-f
Rutherford John-f l c
Shouldiec D G-l
Spencer George-f 1
Stephens W B-f l c
Telford James S-f c
Telford Wm-f

#### **PARIS**

Baird A H-f
Hoey James-f 1 c
Kay John-f 1 c
Kent S W-f 1 c
Key Henry-f
Roberts C H-1
Smiley Jas-f 1 c
Wilson Edward-f 1

PARKDALE
Chadwick C W-i
Cromar Alex-!
Ecclestone A-f 1 c
Garrett J W-i
Gowanlock J-f c
Hamilton W L-i
King R S & Co-f c
MacNoth Hugh-f
Scripture T N-i
Shaw E S-f 1 c

#### PARK HILL

Dawson Wm-l Dickson W-f Laughton J H-1 Mactavish A A-f l McDougal Neil-l Mayburry T A-f l c Stanley Wm-f c

#### PEMBROKE

Bromley J H-f 1
Burke Jos-1
Burritt J H-l
Fortier A J-f 1
Gareau N J-l
Horn T R-f 1 Johnston & Gardner-i Morris Alexander—I Perrett H W—f 1 c Stewart John C—I Warren D B—f 1 c

#### PERTH

PERTH
Allan J A-f 1
Code John-f
Dowson S F-f
Foy C J-f
Hall F A-f
Henderson J M-f 1
Kellock J F-f
Malcolm J-f
Malcolm J-f
Malloch E G-f
Matheson & Balderson-f
Meighen W-f
McLenaghan John-f
Ritchie G A C-f
Rogers & Strwart-f
Taylor Henry-f
Whately FWilson Isaac-f

#### PETERBOROUGH

Boswell J S-f
Bradburn T E-f 1
Clarke A J-l
Cluxton W H-f
Cox A A-l
Crane John-f
Davis-Thompson Co Ltd -f l c Devine Dan-l Hall K-l Hall & Hayes-f Hill W H-f 1 c Hill W H-11c
Howson Geo-1
Kampf Ernest-1
Lindsay H P-1
Martin G K-1
McWilliams R FMills Joseph-f I
Morrow N G-1
Phelan H-1
Pope Geo-1
Robinson F W-1
Rush H-f 1 Rush H-f 1 Stephenson Geo-l Williamson J B-l Wood R E-t Young Con-l

#### **PETROLIA**

Duncan Albert-1 Duncan Albert—l Egan Charles—i c Farrel John—l c Ireland F—l Matthews I J—l c Peat J & Son Rew H—l Walker W J—f l c

#### PICTON

Baker A H-1
Bog T-f
Brown J Roland-f
Gillespie ) F-f c
Hubbs O C-f 1 c
Roblin J W-f
Ross Walter T-f 1
Williamson W H-f 1 c

#### PORT ARTHUR Andrew T N-f 1 c Duffy C-1

McCallum W A-f l c Mooring Geo-l O'Connor J J-f l c Ray, Street & Co-f l c Ruttan J F-f c Whalen G-l

### PORT DOVER Barrett T B-f Morgan L G-f Skey Lawrence-f Tibbetts W F-f Varey Josiah-f c

PORT HOPE
Bletcher Miss M—f
Bletcher Wm—f
Choate N—f
Chisholm D H—f 1
Dydds Wm—l
Dyer E V—l
Furby G M—f
Gerow Thos B—l
Gormley Wm—l
Outrain J H—l
Philp Fred C—f 1 c
Long Thos—f 1 c
Long Thos—f 1 c
Long A H C—f 1 c
Rosevear H S—l
Runnalls & Philip—f
Sanders J W—f c
Scott Wm—l
Smart J E—f 1
Smith S S—f
Walace Ida Mrs—f 1 c
Ward H A—f PORT HOPE

#### PORT PERRY

PORT FERRA
Adams D J—f 1 c
Brown J H—f
Ebbels H L—f
McCaw Wm—c
Mchany John W—
Pearce C J—f
Rose Geo A—l c
Stone George—l
Stonehouse Marsh -c W-f1 Stonehouse Marshall-!

#### PRESCOTT

Buckley James—flc Coates J B—flc Coates J B—flc Coates J E—fl Davy F J—flc Douvley J K—flc Dowsley J K—fl Dubrule J—f Dubrule J—f Whitney Albert—f Willard Harper—f

#### RENFREW

Ackland W A—I
Brownlee David—f
Devine John—f
Grigg C K—f c
McDonald G W—f c
Rochester J K—f 1 c
Stafford T—f
Wright Orange—f 1

#### RIDGETOWN

Cochran Duncan—f e
Elliot J A—f 1
Gosnell William—l
McDonald H J—l c
McKinley Arthur F—f
McKinley John P—f
Reycraft L J—f
Routledge Thomas—f
Rushton James—f
Watson Geo A—f c
Watson O K—f -f 1 c

#### ST. CATHARINES

Benson Chas I—f Casey & Kernahan—f 1 c Cooper W H—1

Douglas James—f Fortier W H—1 Fowlie Robt—f Fowlie Robt-f
Gordon George-f l c
Gordon C M-l c
Groves J T-f l c
Lane Geo A-l
Lindsay A N-f l c
McGibbon Walter-f l
Moyer F H-f c
Moyer M W-f l c
O'Loughlin H-f l c
Parnell & Craise-t
Thomson & Moore-f l c
Turner W B-l
Walker D M-f l c

#### ST. MARYS

Carman A-f l c
Johnston W-t
Long Miss M E-f
Moir M H-l
Rice H L-l
Sharp H F-f
Shepherd R-f l c
Spence W D-l
Stanley T D-f l c
Wilson H E-f c

#### ST. THOMAS

Alway R-1
Black W T-f 1
Black A N C-1
Clark A J-f
Coulter W R-f 1 c
Danach Alex-1
Dempster C J-1
Ferguson L-i 1
Fraser McD-1
Geddes Geo-f 1 c
Glasgow W S-1
Hacen-1 Geddes Geo-f 1 c
Geddes Geo-f 1 c
Geddes Geo-f 1 c
Geddes Geo-f 1 c
Geddes Geo-f 1 c
Hagen-1
Horton E A-f 1
Idsardi W E-f 1
Lewis Fred S-f
May W H-1 f
McKay J W-f
McKay J W-f
McKenzie D K-f 1 c
Moore E-l f
Morton G K-f
Newcomb Wm Geo-l f
Nosworthy W E-f
Ponsford & Perry-f
Roache i-f 1
Roe Henry-f 1 c
Smiley G W-f
Stewart J W-f
Treadwell C-f 1
Wright T-f

#### SARNIA

SARNIA

Buck E-f
Cook & Ferguson-f 1 c
Cook T H-f 1 c
Cook T H-f 1 c
Elliott J F-f 1 c
Ferguson W T-f 1 c
Gordon T J-f c
Hamilton John W-f c
Leys George-f
Maxwell Tim-f
Montray N N-l
Mills Henry-c
Ogden H H-l
Paul Robert-f 1
Paul Robert-f 1
Palmer R C-f
Poussett H M-l
Sanders M A-f 1 c
Sinclair D N-l
Smart W-f 1
Smiley F-l
Smith W T-f 1 c
Speller H C-l
Stewart Wm-f
Stinson W C-l
Sweet Wm-f 1
Watson Frederick C-f
1 c Watson Frederick C-f 1 c Wiggins W A-Winlow F J-1

#### SEAFORTH

Beattle John—f Gibson A E—f Rankin John—f Scott R—l Somerville W— Van Egmond L—f
Watson Jas—f 1 c
Watson W N—f 1 e
Wilson Alex—l

#### SIMCOE

SIMCOE
Axford Alton—1
Baxter J E—f 1 c
Boyd W D—f
Curtis Frank E—f 1
Kelly R J
McCall W C—f 1 c
McKiee George J—f 1
McPherson H S—I
Moore Thos A—f
Nelles T R—f 1 c
Tisdale W E—l
Tomlinson W B—l

#### SMITH'S FALLS

SMITH'S FALI
Bennett R A—f 1 c
Rethune F A—f 1
Caswell B—f
Cross C F—f
Forrest S L—f
Gardiner J—1
Garvin R—1
Hall F A—f
Jarvis G H—f c
Jekell J R—l
Lavell & Farrell—f
Lewis J A—f
McEwen John—f 1
Miner H C—f 1 c
Sparham B—f

#### STRATFORD

Ballantyne & Sons T:

-fBurritt R-f c
Bolger W S-f
Brown John-f 1 c
Buckingham Wm-f
Dingman A-f 1 e
Duncan Stewart—I
Hamilton P P-1
Harris I--I
Jarvis P R-f
Jeffrey Wm-f 1 c
Johnson H M-f
Lawrence & Son-f 1
Marshall W R-f
McLeod W I-1
Miller W-1 f
Montieth J C-f 1
Mowat William-f 1
Orr R Thos-f
Packert C-f c
Penprase Chas-1
Scott R H-I
Smith William-f 1
Stevenson R I-F 1 c
Trow T & J-1
Waddell And-1 c
Welch Wm-I Ballantyne & Sons Thos

#### STRATHROY

STRATHROY

Brittain H C-1
German G G-f 1 c
Hughes Fred P-1
Irwin John-f 1 c
Lindsay H G-f
McDonald James V-1
McIntosh J H-f 1 c
Nicholson H-f 1
Noble James-f
Orr F W-f 1 c
Paterson Duncan-f
Rapley M-1
Trueman John T-f c

THORNBURY Fanson W J-1 Grier A-f

Idle T G-f McLean Angus D-f 1 c McColeman N-f mcColeman N-f Rork George-f 1

#### THOROLD

Hoover A M-f
Lambert Sam-f
Macartney W J-f
Munro D J C-f
Munro Miss Minnie-f Pattison T F-f

#### TILSONBURG

TILSONBURG
Beitte F-f
Brown T T-f 1 c
Caverhill John-f c
Denton C H-f 1 c
Dobbie T W-f
Imrie Wm-f 1
Jackson E C-f 1 c
Livingstone W W-f 1
McMchan E-f
Merrill L-f
Ostrander C A-1
Raynes A E-f 1 c
Stuart J A-f
Tillson E V-f

#### TORONTO

TORONTO

Adamson W—f
Armstrong H D P—f
Armstrong C W—f
Andrew A H—f
Badenach W & E A—f
Baird R S—l
Beatty E P—f
Begg H—f
Bessey W H—l
Bliackburn H M—f
Blight Walter—f
Blogg T C—f
Boomer Jas—f
Boyd Jas T—l
Bradshaw T—l
Bradshaw T—l
Bradshaw T—l
Briggs J M—f
Briggs J M—f
Broughall Geo—l
Bryan W J—f
Bu-k C E—f
Buchanan J O—f
Ivingersa I d—f Sryan W J-f
Bt.k C B-f
Bt.k C B-f
Bt.h C B-f
Bt.h C B-f
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Bt.h C B-f
Bt.h C B-f
Camp L C-f
Campbell J W-l
Cannon-f
Carrie Robt-f
Cavita Victor H
Chadwick C W-l
Charlesworth H
GClarke E F-l
Clayton Fredk-f
Cox E Baillie Ltd-l
Cox E W-l
Cox E W-l
Cox E W-l
Crawford A J-f
Crawford A J-f
Crowther W C-f
Dingle F E-f
Dixon A-f
Durham J H C-f
Eastmure & Lightbourn
E-dmand Frank-f Edmand Frank—f
Edlis Alf H—l c
Evans H W—f
Ewart J H—f
Fairbanks Wm—f
Farquhar J D—f
Gall Wm—l
Garrett J W—l
Gibbs Malcolm—f
Gilmore Angus—f

Goldman L—I
Gooch & Evans—f
Gooch F H—f
Gouinlock John—f
Granz J C—I Granz J C-1 Greenwood R-Greenwood R-f
Grundy Geo H-l
Hail W H-f
Hamilton R C-f
Hamilton Wm-l
Hanson Geo F-l
Harbottle C C-f
Hargraft Geo R-f 1
Harper R-l
Harrington A-f
Hartshorne Hugh-f
Henderson E-f
Hewlett J-f -flc Hewlett J—f
Higinbotham & Lyon—f
Higgins David—l
Hills R—l
Hood Chas & Sons—l
Holland W. H—l
Hoover A. H—l
Hoover A. H—l
Howarth J. G—l
Hunter Chas—l
Hunter Chas—l
Hunter Thos—l
Hunter Thos—l
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Hunter Thos—l
Lennings James—l
Johnston A. L—f
Johnston A. L—f
Johnston A. M—f
Kay & Banks—f
Kenny J. J—f
Kenny J. J—f
Kenny J. J—f
Kenny J. J—f
Kenny J. J—f
Kenny J. J—f
Kenny J. J—f
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Kenny J. J—f
Kenny J. J—f
Kenny J. J—f
Kenny J. J—f
Lover D. J—l
Love R. V—f
Lake J. N—f
Lake J. N—f
Lee P. T—f
Lee P. T—f
Lee Frank—f
Lee P. T—f
Lee Frank—f
Lee Frank—f
Lee Frank—f
Lee Frank—f
Lee Frank—f
Lee Frank—f
Lee Frank—f
Lee F. J—f
Macdonald W. C—l
Magurn J. B—l
Macdonald W. C—l
Magurn J. B—l
Macdonald W. T—l
Macdonald W. T—l
Macdonald W. T—l
Macdonald W. T—l
Macdonald W. T—l
Macdonald J. M—f
Macdonald J. M—f
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Macdonald J. M—f
Macdonald J. M—f
Macdonald J. M—f
Macdonald J.

Pyke G A-f
Ous F W-I
Reed J B-f
Reed J C-f
Ridout D K-f
Robertson John-f
Robertson John-f
Robertson John-f
Robertson John-f
Robertson John-f
Robertson John-f
Robertson F-I
Ross & Wright-f
Russell F H-l c
Salls S E-I
Sanderson F-I
Sawtell Wm H-f
Scadding E A-f
Scott Chester G-c
Scott & Walms.ey-f 1 c
Shaw Geo B-f
Shaw Geo B-f
Shaw H A-f
Shaw H A-f
Short W B-I
Shortley O B-f
Smith A W-f 1
Smith F J-f
Smith & Mackenzie-f
Sparling P-I
Stacey A M-f
Stark John-f
Stark John-f
Stark John-f
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#### TRENTON

Fraser R-f 1 Hawley A W-f Whittier H-f Winterborn-f 1 Young J B-f c

#### UXBRIDGE

UXBRIDGE
Abrahams Geo-f
Boyd Thos-l
Chapman W-l
Crosby H A-f
Dobson F-f
DeGeer W H-l
Ferguson C D-l
Gould J E-f
Hamilton W-f
Littlejohn B F-f
Miller A E-l
Ormiston W S-l
Nutting M L-l
Peters H S-f
Underwood W J-l

#### WALKERTON Atwood Thes E-flc Cousins J A-f Gould W-f

Gould W—f
Hawthorn R I—l c
Klein John—f
Leggett John—l
Ostic W D—l
Richardson J—f
Robertson N—f l c
Shumacher J J—f
Tindall W—f l c

#### ONT-Con.

WALLACEBURG Chubb Chas—f 1 c Hinnegan T F—l McDougall H J—f 1 c Riddell R T—f 1 c

WALTER'S FALLS Dayman W A-f

#### WATERLOO

Armstrong T L-f
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#### WATFORD

Beach W-1
Bodaly John-f
Edwards Saml-f 1
Fitzgerald W E-f
Fuller W S-f 1 c

Hume J H-f 1 c McKacher John-1 Mann F A-1 Race W B-1 Watt David-f

#### WELLAND

Buchner Phoebe M-4 Demore J S-f Garner O H-f Hill J F-f 1 c Hill W S-f 1 c Macdonald N J-Swayze G B-l Swayze G B-Thompson A—f White A E—1 c

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WHITBY
Blow E R—f
Howden H—f 1
Howden J D—l
Johnston W H—f 1 c
Pringle W B—f
Stephenson E—c
Stewart C F—f 1 c
Warren E D—l c

WINDSOR Bartlet Geo-f

Broughton S J-1 Churchill I B-f Chittles Thos-I
Connelly J H-f 1
Cowan Miles-f 1 c
Gangnier J G-f 1 c
Laing F H-I
Lemire A C-I
Morton R M-f 1 c
Oliver James-f 1
Pacaud Gaspard-I
Peck J O-I c
Prowse G K & Son-f 1
Reynolds & Son R A-f 1 c Chittles Thos-I

f'l c

WINGHAM WINGHAM
Bank of Hamilton—f
Bell David—l
Bell H O—l
Clegg Wm—f 1
Cline Geo—l
Cosens Abner—f 1 c
Davis Henry—f
Dulmage Anson—f 1 Dulmage Anson-Ferguson J B-l f Grierson W-f Holmes Dudley-f Holmes R-f Ingles W W-l

McGuire C J—i 1 Maguvil I—l Morton J A—i Ritchie John—i c Vanstone R—f Youhill Samuel—f

WOODSTOCK Birtch N E-f 1 c
Brown J Henry-f c
Clarke W G-l
Dickert H S-f 1 c
Eden Geo C-f 1
Elliott J C-l
Francis V L-f 1 c
Hall John-l Francis V L-f 1 c
Hall John-1
Mathews Chas-1
McKay J A-f 1
Martin F C-f
Munroe D-1
Nesbitt E W-f 1 c
Ormsby & Clapp-f 1 c
Perry D M-f
Sawtell R G-f
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Sproat & Dawson-f 1
Thompson D-1
Wadland J V-f c

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Trainor M-f

KENSINGTON Anderson John i l c Darrach D-1

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#### BEDFORD

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Baker Stevens-f Draper F E-1 Goyette E-f

Haskell B A—f 1 c Lawery E—I Lawrence E E—f 1 c Ruiter P E—f c Stinehour J P—f Taber C P—f 1 c Taber H M—I

#### FARNHAM

Avdette E-f 1
Berian L A-f
Berthiaume J AGalipean P A-l
Hesse A-f 1 c
Leguin J A-f
Noiseux S-f 1
Odell H E-f 1 c
Portelance P ASimar E-f

#### HULL

Bornier J A-1 Charon Dolphis-1 Cousineau Jos-f 1 c Creton L-1 f c David D-1 Dessaint Pierre—I
Herbert E—I
Johnston Frank—f 1 c
Laflamme E H—f 1 c
Simon D C—f c

#### **JOLIETTE**

Boucher A-f 1
Labelle I A-l
Masse O D-f
Page I O-f 1
Piché E G-f 1 c

#### LACHUTE

Calder Charles—f 1 c Deojardins G—f 1 Carretaw W H—f 1 c

Raitt Jas W—f 1 c Simpson J E W— Walker G J—f 1 c

#### LAUZON Bomget P A-f Couillard F H-Demers A—f l Dion F—l Vien G S—f l c

LEVIS Bouchard B-11 c Dumontier J A-6

#### MAGOG

Flannery D P—
Guilbert E H—
Jasmin H—
Merry E J—
Mullins D—
Peters W W—
Taylor Percy—
f

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Allin Jas & Son—l
Adams R Percy—f
Amos E C
Ault Chas—l
Bickerdike R—f
Brown Fayette—l
Brown B Hal—l
Browning A—l
Burke David—l
Caines Wm—f
Carson Bros—f
Christmas H A—l
Christmas T H—l
Clelland Wm—f
Minden Cole F—f
Davidson Randall—f
Dickson J E E—f

Dobbin Thos F—f Dupuis J B—f Evans & Johnson-Fromings H A—f Gauth Fercy R—f Gauthier F—f Garon P—l Hagar W-f c Hawthorne J A—I
Hiam & Pangman—f
Hampson Robt & Son—
Hare & McKenzie—f
Hinshaw M C—f
Hudson T H—e
Hudson T H—e
Hutubuise & St Cyr—f
Johnston Geo F—l
Johnston Geo F—l
Johnston H J—l
Joseph W J—l
Kavanagh Walter—f
Labelle J H—f
Lambert H M—f
Lee W L—l
Leyer O—l
Lewis Lansing—f
Lilly E A—f
Lyster James—l
Macaulay R—l
Macaulay R—l
Macaulay T B—l
Macaulay T B—l
Machay Wm—f
Marling J W—l
McCombs W M—f c
McCombs W M—f c
McConkey T G—l
McCombs W M—f
McCombs T G—l
McConkey T G—l
McCorp Jas—f
Miller E S—f
Miller E S—f
Miller J H—l
Molson J W—f c
Morrisey T L—f
Mudge N R—f
Parkins Frank F—l c
Paterson & Son—l Hawthorne J A-l Paterson & Son-1

Popham H R—l
Quesnel, Sharpe & Co—c
Ramsay A—c
Rawlings Edward—l
Riley J J & Son—c
Robertson G R & Sons
—f
Rolland, Lyman & Burnett—c
Routh & Charlton—f l o
Sexton D—f c
Sharpe C A—c
Smith W F—l
Stearns S P—l
Tatley J W—f
Thompson J—f
Thompson J—f
Tyre Robt W—l
Waterhouse E O—l
Whitchead E A & Co—2
Wickham P—f
Wonham H W—f

NICOLET

Beauchemin Narcisse—f l
Beaubiem Chr M—t
Beauchemin Joseph—l
Chillas H A—f l c
Chillas P A—f l c
Duval Joseph—l
Rousseau J B A—f l
St Germain F H—f

ORMSTOWN
Bartlett E E-f 1
Gale H E-f

QUEBEC
Arel J F.-f
Belleau J F.-l
Belleau & Belleau-f
Bignell H B.-f
Bruneau J G.-l c
Budden & Welch-f
Carpenter C H.-l
Champion C P.-f 1
Chateauvert Geo P.-l

Delaney W I—1 c
Drum S Wilsou—1 c
Fraser W J—c
Glass Frank—1 c
Giroux & Cote—f 1 c
Gusy C—1
Holloway F—f 1 c
Hunt, Weston & Son—f
Lachance J T—f
Leclerc E—f 1
Marcoux J A—1
McGee D & Son—f
McPherson W M—f 1
Mabony or Hay—f 1 c
Marcotte Arthur—f
Monaghan J N—1
Morissette J B—f 1 c
Murphy J E—f
Payette E J—1
Scott Arthur E—f 1 c
Trudel & Dion—1
Vallieres Geo—f
Walcot C W—f
Woodhridges E—1

Scott Arthur E-f 1 e
Trudel & Dion-l
Vallieres Geo-f
Walcot C W-f
Woodbridge F-l
RICHMOND
Alexander G J-f 1 c
Bedard David F-f
Campbell Chas-l
Cleveland E F-f
Dresser G F-f

Bedard David F-f
Campbell Chas-l
Cleveland E F-f
Dresser G F-f
Ewing John-f
Ewing William-f
Girard H-f
Gough C-f c
Jutras P W-f l c
McCaig G C-f
RIVIERE DU LOUP
Beaulieu Geo-l

RIVIERE DU LO
Beaulieu Geo-l
Binet G A-f
Bouchard C F-f
Delancy D D-l
Doucet E A-f
Dionne J-l
Kooken J-l
Frenette J E-f 1
Michard J P-f 1

Morin D E-f 1
Paradis D-1
Pellant J F-f 1
Potvin G J-1
Proulx S-1
Racine Geo-1
Têtu Alex-f
Tremblay Geo-1

ROCK ISLAND Hovey E W-f 1 c Mansur C H-f Paquette John-1 c

ST HYACINTHE

Bartels F-f 1 c
Bazinet J P-f
Bernier & Cormier-f
Bernier & Cormier-f
Boisseau F X A-f
Carreau S-f 1 c
Chabot E-f
Henshaw G H-f 1 c
Morin & Borderas-f
Masse L A-f 1
Robitaille T-l c

ST JOHNS
Beauchemin C H-flc
Beauchemin—A S-l
Cousins T A-flc
Lavoic Jos-flc
Marcoux E-l
O'Cain James-flc
Perchar H G-flc

SHERBROOKE
Archambault J A-f
Burrage R R-f 1 c
Dresser W S & Co-f 1 c
Duberger C H-f 1
Fraser G E & C K-f 1 e
Gogne Alf-l
Hale E C-f
Kennedy J D-f 1 c
Knight C C-l

McManus John—f Palmer C O—1 Payette F—1 Pennoyer J A—1 Perkins L A—1 Villenenon P H—1 Worthington & Borlase

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Chapdelaine W H-f l
Gueveremont A-f
Lafrenière J B T-f
Morgan James-f l c
St Martin L H-f

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Duplessis C Z-{
Lambert O-1
Marchand N-1
Rocheleau C W & Co-i
1 c
Saim & Desilets-f 1 c
Valentine F-1

VALLEYFIELD
Emard R—f 1
Fortier S—f 1 c
De Gagne J A—I
Ganidon Omer—I
Hill W M—I
Joron R S—f 1 c
Lavimodiere C A—f
Lavimodiere N E—f
Leveille J H—f
Low John Jr—f 1 c
Marchand L J—f
Renaud J L—I
Wilson H A—I

WATERLOO
Harvey & Call-f ! e
Jodin L-f
Payan & Brigg-f
Shaw R F-f ! c
Wallace Jos-f

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(From the Insurance Law Journal.)

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2. To make the Promptest and Fullest Reports of its Business and Condition The Annual Report for 1903 was published on January 2d. A Detailed Statement, with full particulars of how the Company's \$352,000,000 is invested, is now ready in pamphlet form. Copies may be had for the asking.

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**\$**35,784,010,50 32.569.406.71

\$3,214,603.79

All forms of Life, Endowment, and Instalment policies issued. CASH distributions paid upon all policies.

Every policy has endorsed thereon the cash surrender and paid-up insurance values to which the insured is entitled by the Massachusetts Statute.

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LIFE INSURANCE ISS during 1903, including ordinal						293 Millions
ASSETS, end of 1903, over	:	:	:		:	72 Millions
INCOME, during 1903, over	:	:	:	:	:	39 Millions
PAID POLICYHOLDERS, dus	ing 19	03, ove	: :		:	II Millions
SURPLUS, end of 1903, over						10 Millions
NUMBER OF POLICIES IN 1						5 Millions
INCREASE IN PAID FOR IN	<b>ISUR</b>	INCE I	n fo	RCE,	over	129 Millions

Making the Grand Total of

#### Paid For Insurance in Force over 931 Millions

Total Payments to Policyholders in 28 Years ever 79 Millions



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This edition contains entirely new descriptive text from that found in the former edition, and for the first time since this work was originally published it has been carefully rewritten and recompiled, and entirely

first time since this work was originally published it ame occur to 19 me.

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Insurance in

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- ¶In economy of management the Provident has been unexcelled.
- The Death Rate of the Company from organization (1865) has been the LOWEST of any American company.

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\$500,000.00 CASH CAPITAL, . Recerve for Reinsurance and all 1.978.814.57 other claims, Surplus over all Liabilities, 354.025.78

TOTAL ASSETS, JANUARY 1, 1904, \$2,832,840.35

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1829

CHARTER PERPETUAL

1904

#### INSURANCE COMPANY

#### OF PHILADELPHIA

Unpaid Losses, Dividends, etc 95,327.9	Capital Insurance Reserv		-		-	-		-		-		-	\$400,000.00 1.601.180.94
Net Surplus 1,045,085 5	Unpaid Losses, I		, etc.	•		-	•	•	•	-	-	-	95,327.92
TOTAL ASSETS, JANUARY 1, 1904 \$3,141,804.4		- 	-	-	-		-		•		-		1,045,085 58 \$3,141,804.44

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1825 78th Annual Statement of 1804

- THE -

#### *PennsyivaniaFire* Insurance Co.

PHILADELPHIA

January 16t, 1904

**ASSETS** 

Beel Estate unencumbered	<b>89</b> 10,000.00
Bonds and Mortgages, first liens .	746,599.99
Loans on Collateral	685,100.00
Interest due and accrued	. 9,478 47
Cash in Banks, Office and Agents' Hands	605,175.05
Railroad and other Bonds and Stocks .	4,055,251.00
Total Assets	261.613.51

#### LIABILITIES

Capital Stock
Outstanding Claims
Reserve for Re-insurance . \$400,000.00 . 295,401.45 8,116,769 25 \$3,742,171.90

\$2,519,442.31

Net Surplus

#### Directors

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**INCORPORATED 1868** 

# THE STANDARD FIRE INS. CO.

OF NEW JERSEY **TRENTON** 

CASH CAPITAL. \$200.000.00 NET SURPLUS. 122,631,24 LOSSES PAID, OVER -- 1.700.000.00

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PREMIUM INCOME. 1887-\$ 99.566.00 1888-\$127,049.00 1889-\$151.547.00 1890-\$234.547.00 1891-\$395.447.67

ESTABLISHED 1871

Lite Insurance Co.

RICHMOND, VA.

Gross Income, 1903

\$1.570.359.51

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## Penn Mutual

has a Low Premium Policy well suited to your case.

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(LEGAL RESERVE)

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Abstract of the Fifty-sixth Annual Statement

OF THE

# OHIO FARMERS INSURANCE COMPANY

LE ROY, OHIO, January 1st, 1904

Reserve for Losses and all other Liabilities Vet Surplus	49,577.4 967,749.4
Total Cash Assets	\$1,412,987.9
ASSETS NE	T SURPLUS
January 1, 1895\$ 864,878.47 \$	48,570.99
January 1, 1896 1,016,982.22	102,164,45
January 1, 1897 1,042,487,51	110,178.15
January 1, 1898 1,046,010.58	108,195.46
January 1, 1899 1,079,742.88	121,466.54
January 1, 1900 1,088,225.16	184,891,91
January 1, 1901 1,118,496 00	149,781.08
January 1, 1902 1,250,068 40	190,141.78
January 1, 1908 1,276,407.23	215,171.72
January 1, 1904 1,412,987.20	967,749.48

Fotal losses paid, over......\$11,000,000.00

ORGANIZED 1880

45th ANNUAL STATEMENT

# The Georgia Home Insurance Co.

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J. M. McKHELL, Vice-Freeddent.

WM. C. COART, Secretary.

BAHA BLACKHAR, Asst. Secretary.

J. O. MellULTY, Transport

F. V. Marius	ui, menue.
Cash in National Banks	60,946,80 77,589,98 94,798,19 191,786,08 48,900,00 908,888,00 86,980,00 188,995,00 981,675,55
Total Assets98	62,636.99
Capital Stock	00,000.00

Capital Stock	8800.000.00
Re-Insurance Reserve	, 395,374.30
Unadjusted Losses All other Liabilities	
Total Liabilities	
	*****

·ANDREW M. SWEENEY, President.

WILBUR S. WYNN, Secretary and Actuary.

CHARLES F. COFFIN, 2nd V.-P. and Gen. Counsel.

SAM'L QUINN, Vice-President and Supt. of Agents. Cl. ALLISON MAXWELL, M. D., Medical Director.

WALTER HOWE, Cashier.

L, M. D., Medical Director. WALTER HOWE, Cashier.

C. B. McCULLOCH, M. D., Medical Director.

# THE STATE LIFE INSURANCE —— INDIANAPOLIS, INDIANA——— COMPANY

Deposited with the Indiana Insurance Department,

\$1,900,000

	00	MPARATIVE	BROWTH .	
•	Insurance in Force	Admitted Assets	Reserve and all other Liabilities	Admitted Surplus
1895	88, 548, 500	\$18,800	\$15,800	83, 402
1896	\$7,889,800	\$58,770	845,488	\$19,287
1897	\$11,885,500	\$150,891	\$88,276	\$62,615
1898	\$17,049,000	\$259,645	\$152,037	\$107,608
1890	\$22,208,470	\$417,781	\$256,246	\$161,534
1900	\$28,339,877	\$671,370	\$409,594	\$261,775
1901	\$33,615,656	\$1,015,072	\$699,418	\$315,654
1909	\$39,541,688	\$1,527,036	\$1,176,250	\$350,786
1908	<b>549</b> ,713,796	\$2,205,636	\$1,815,059	\$390,577

Amount of Insurance written and revived during 1908	90,186,870	
Increase during 1908 in amount of insurance in force	10,172,108	26 per cent
Increase in amount of insurance in force to amount written in 1908		55 per cent
Increase in income	487,806	89 per cent
Increase in admitted assets		44 per cent
Increase in surplus.	89,791	11 per cent
Increase in deposits with Indiana Insurance Department		52 per cent

# AMERICAN BONDING COMPANY OF BALTIMORE

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Issuing the most liberal and up-to-date:::::

#### Policies

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WM. J. UNVERZAGT, Supt. of Agencies

# 1886 :: :: 1904 ABREASTOF THE TIMES

The New York

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Attractive inducements to energetic
and wide-awake producers.

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General Manager

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Sixth Floor

Fort Dearborn Building

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of the City of Dittsburg, Da.

ORGANIZED MARCH 27, 1868

Capital \$200,000.00 Assets January 1, 1904 669, 387.41 Surplus to Policyholders 280,997.33

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Incorporated 1865

# Virginia State Insurance Co.

RICHMOND. VA.

Capital \$200,000 Assets 614,000 Losses paid since) 2,800,000 organization

GEO. L. CHRISTIAN, President esses paid since organization . \$3,465,678.03 | ROBT. LECKY, Jr., Vice-Pres. and Secy. **INCORPORATED 1844** 

# STATE MUTUAL LIFE ASSURANCE CO. of Worcester, Mass.

\$23,249,248 Assets, January 1, 1904, Liabilities, January 1, 1904, 21,064,170

Surplus, Jan. 1, 1904, Massachusetts Standard 2, 185,078

A. G. BULLOCK, President

H. M. WITTER, Secretary

B. H. WRIGHT, Superintendent of Agencies

THE

# Baltimore Life Insurance

#### COMPANY

Home Office, S. E. Cor. Liberty and Clay Streets, Baltimons, Mo.

STATEMENT, DECEMBER 21st, 1903.

\$755,099.34 Cash Assets Net Present Value of Policies 514,069.14 and all other Liabilities . Net Surplus . . . . . 241,030.20

#### **ISSUBS**

#### ORDINARY LIFE INSURANCE

INDUSTRIAL LIFE INSURANCE ON APPROVED PLANS

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1904.

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OF CINCINNATI

Fire and Inland

CAPITAL, \$150,000.00 ASSETS, JAN. 1, 1904, -297,471.45

WM. H. CALVERT, President. W. S. HUKILL, Jr., Secretary.

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W.R.RICE		Special Agent
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#### ORGANIZED IN 1867

Total Assets	-	•	-	\$338,716.58
Net Surplus	•	-	-	\$138,665.41

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# Des Moines Life Insurance Company

HOME OFFICE, CROCKER BUILDING,

C. E. RAWSON, PRESIDENT AND GEN'L MGR. DES MOINES, IOWA.

Income During 1903,	Insurance in Force\$18,080,654.00
Premiums	Net increase, \$2,938,648.00 Premium Income
Total Income\$922,606.37 Disbursements During 1903.	Admitted Assets
Paid Policyholders \$186,015.66 All other Disbursements 217,890.50	Department 908,157.22 Net increase, \$485,093.91
TOTAL DISBURSEMENTS\$368,660.71	Reserve Liabilities 872,433.00 Net Increase, \$506,628.00
Admitted Assets \$1,083,976.59  Total Liabilities 902,838.48	Net Surplus after Deducting all Liabilities 181,138.16
Surplus to Policyholders, \$181,138.16	Net Increase, \$35,344.54 Ratio of Assets to Liabilities, 1.20

ALL POLICIES ARE SECURED BY A DEPOSIT OF INTEREST-BEARING SECURITIES WITH THE AUDITOR OF STATE OF IOWA.

L. C. RAWSON, VICE-PRESIDENT. HOMER A. MILLER, TREASURER. DR. C. H. PHILPOTT, 2d VICE-PRESIDENT. W. S. DONAHEY, AUDITOR.

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Under supervision of State authorities
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SPRINGFIELD, MASS.

JOHN A. HALL, Prosident JULIUS H. APPLETON,
Vice-President

HENRY M. PHILLIPS,

#### TEN YEARS' PROGRESS

	1893	1903	GAIN	Percentage of Geins
Premium Income	<b>\$2,947,516.29</b>	\$6,136,258.94	<b>\$3,</b> 188,737.65	108.18
Income from Interest and Rents	\$635,250.10	<b>\$1,394,496,90</b>	<b>\$</b> 759, <b>24</b> 6,80	119.5 <b>2</b>
TOTAL	\$3,582,766.39	\$7,530,750.84	\$3,947,984.45	110.19
Assets, December 31	\$14,480,480.80	\$33,590,999.39	\$19,110,518.59	131.97
Amounts Insured, December 31	\$83,760,969.00	\$169,668,456.00	\$85,907,487.00	102.56
Surplus, December 31	\$1,020,316.96	\$2,647,491,38	\$1,627,174.42	159.48
01				

Since its organization the Company has paid to its policyholders in

Death Claims, \$25,301,488.71

Endowments Matured, \$4,209,725.00

Dividends Paid and Credited, \$12,073,293.29

Assets, Dec. 31, 1903, \$33,590,999.39 Liabilities, \$30,943,508.01 Surplus, \$2,647,491.38

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121 EAST THIRD ST., - CINCINNATI, OHIO

## Statement, January 1, 1904

Cash Capital	-	-	-	-		\$250,000
Reserve for Reinsurance	-	•		-	-	184,539
Unpaid Losses and Other	Liabilities		-	•	-	<b>2</b> 8, <b>7</b> 75
Net Surplus -		•		-	-	152,613
Total Assets	-	-	-	-		\$615,927

## THE

## GRANITE STATE

## FIRE INSURANCE **COMPANY**

PORTSMOUTH, N. H.

#### STATEMENT

Cash Capital	•	-	-	•	\$200,000
Total Assets	•	-	-		658,114
Net Surplus	-	-	-	•	100,289
Surplus as reg	300,289				

CALVIN PAGE, President E. H. WINCHESTER, Vice-President A. F. HOWARD, Secretary JUSTIN V. HANSCOM, Treasurer JOHN W. EMERY, Assistant Secretary

### ORGANIZED 1876

BERNARD CREMER President

CHARLES CREMER Secretary

Capital, \$200,000.00 Surplus, \$202,517.19



## GERMAN FIRE Insurance Co.

OF PEORIA ILL

## Keystone Mutual Fire Insurance Company

Net Assets Dec. 31st, 1903,

\$1,130,404.65

F. A. DOWNES, President W. H. McCALLUM, Trees. J. T. BOTTOMLEY, Vice-Pres, W. M. BURGESS, Secretary Insures First-class, Theroughly Protected Hanufacturing Property only

## Manton Mutual Fire Insurance Company

ef Philadelphia, Pa.

Net Assets, Dec. 31st, 1903,

\$775,329,25

W. H. McCALLUM, President and Treasurer, W. W. PUSEY, Vice-President. F. A. DOWNES, Secretary.

Main Offices 921, 923, 925 Chestaut St. Philadelphia, Pa.

## National Mutual Assurance Company ~

Philadelphia, Pa.

Net Assets, Dec. 31st, 1903,

\$205,755.60

FREDERICK A. DOWNES, President.
WILLIAM H. SHARP, Vice-Pres. WILLIAM M. BURGESS, Sec. and Treas-

## SUN Insurance Co.

Of New Orleans

(INCORPORATED 1855)



Cash Capital, - \$500,000.00 Cash Assets, - - 1,098,667.00 Net Surplus, - 269,924.00



CHARLES JANVIER, PRESIDENT

R. E. CRAIG, VICE-PRESIDENT

FERGUS G. LEH, SECRETARY

## Teutonia Insurance New Orleans

Company

Capital Stock, . . . \$250,000 Assets, January 1st, 1904, 790,100

ALBERT P. NOLL . FRANK LANGBRHN

PRESIDENT SECRETARY

THE

## Nationai Insurance Co.

OF CINCINNATI

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Company operates in Ohio only

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Capital Liable to Call, .	•		\$450,000.00
Mortgages and Debentures,		•	73,261.80
Cash in Banks,	•		22,294.55
Total Security,			<b>\$545,556.35</b>

## Hovantage of a Large Subscribed Capital.

The recent Toronto fire, by which the insurance companies lost over \$10,000,000,000,000, demonstrated the value of a large subscribed capital. In certain cases where the capital was fully paid-up, the stock was assessed or cut down to meet the deficiency. On the other hand, companies like the "Equity," with its large subscribed capital, had only to call in the amount desired.

While the losses of the "Equity" were less than \$50,000 in the Toronto fire, the directors very wisely called in \$100,000 of its subscribed capital. Under the laws of Canada, fire insurance stock once subscribed for is permanently binding upon the subscriber and can only be transferred upon the vote of the Board of Directors, to a party wholly responsible.

Notwithstanding the fact that Toronto has numerous local companies, nearly all of which were large sufferers by that fire—calling for extra cash funds—it is most gratifying to state, that in each and every case the money required was furnished by the stock-holders with a degree of promptness unrivalled in the history of fire insurance.

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A Series of About

#### SUBJECT INDEXES

aid materially in rendering this publication an exceedingly valuable one for quick reference. Thus, for illustration, under the heading of "Taxes" is given a list of the States levying taxes upon fire insurance companies, with a column showing the percentage, and another column stating the page of the book upon which more detailed information on this subject is presented. Following the General Index and the Subject Indexea, appear synopses of, or quotations from the laws bearing upon the below-mentioned subjects in all the States and Territories, and in Canada, the matter relating to each State being grouped together. The topics treated are as follows:

#### STATE REQUIREMENTS

AGENTS DEFINED
AGENTS LICENSES
ANNUAL STATEMENTS
ANTI-CO-INSURANCE
ANTI-CO-INSURANCE
ANTI-COMPACT
ATTORNEY
CANCELLATION OF POLICY
CAPITAL REQUIRED
DEPOSIT
DOMESTIC COMPANIES
EXAMINATIONS
FRES

FIRE DEPARTMENT TAX FIRE MARSHAL FOREIGN COMPANIES' HOME OFFICE STATEMENTS GENERAL PENALTY IMPAIRMENT INVESTMENTS PRESCRIBED IJCUNSUD BROWLESS INVESTMENTS PRESCRIBED LICENSED BROKERS LIMIT ON A SINGLE RISK LLOYDS MISCELLANEOUS MUTUAL COMPANIES

PRELIMINARY DOCUMENTS
PUBLICATION
RECIPROCAL LAW
REINSURANCE
REINSURANCE RESERVE
RESIDENT AGENTS
SEMI-ANNUAL STATEMENTS
STANDARD POLICY
TAXES
TAXES
TAXES
TAXES
TAXES
VALUED POLICY

### County Taxes and Fees

### Municipal Taxes and Fees

Under the last two titles are listed the counties and towns known to require taxes or fees to be paid by fire insurance companies or their agents, with their respective amounts or percentages.

The general plan of "Fire lasarrance Laws, Taxes and Fees" contemplates digesting the laws on the above topics in cases where there is no apparent ambiguity of meaning; but to quote in extenso portions of the statutes which are deemed to be susceptible to more than one interpretation.

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Variations are amply covered by explanatory iootnotes.

The chart is printed in two colors, the word "yes" appearing in red in every instance, and the word "no" in black. The chart is brass tipped top and bottom, and is printed on excellent bond paper, so that it may be hung up in a convenient place for ready reference.

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"	64		Annuities	•	\$

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[SEAL]

IN WITNESS WHEREOF, I have hereunto set my hand, and caused my Official Seal to be affixed, at the City of Albany, the day and year first above written.

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## Statement of United States Branch December 31, 1903

#### **ASSETS**

REAL ESTATE	-	-	-	-	-	-	-	-	-	-	-	\$1,866,013.00
LOANS ON BOND AN	D MO	RTG.	AGE	,	-	-	-	-	-	-	-	3,498,750.00
UNITED STATES 4 I	BR C	BNT	. вс	ND	8	-	•	-	-	-	-	1,311,180.00
STATE, CITY AND R	AILRO	DAD	BOF	TDS	AN	D 37	OCI	KS.	-	-	-	2,456,226.25
CASH ON HAND AND	IN B	ANK	S A	ND	TR	UST	0	MP/	MIE	ß	-	1,317,183.34
UNCOLLECTED PREI	HUMS	-	-	-	-	-	-	-	-	-	-	1,549,648.94
ALL OTHER ASSETS	-	-	-	-	-	-	-	-	-	-	-	57,966.97
												\$12,054,918,50

### LIABILITIES

UNADJUSTI	ED I	LOSS	BES	-	-	-	-	-	-	-	-	-	-	-	\$ 751,210.64
UNBARNED	PR	EMI	UMS	A	Œ	ALL	OT	HER	LIA	BIL	III	ES.	-	-	6,145,165.51
JURPLUJ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,160,542.35
															410.05/.010.50

\$12,056,918.50

Total Fire Losses Paid in \$93,000,000.00 the United States exceed

## MONTHLY INCOMES

## MONTHLY INCOME POLICIES A SPECIALTY

We will guarantee your wife or other beneficiary a monthly income for 20 years.

Amount of policy is increased with 4% compound interest. It will pay you to write for full particulars to

## The Northwestern National Life Insurance Co.

W. F. BECHTEL, President, - Minneapolis, Minnesota

## Philadelphia Underwriters

SYNOPSIS OF ANNUAL STATEMENT, JAN. 1, 1904

## Insurance Company

...OF...

North America

FOUNDED A. D. 1792

Gross Assets, \$11,290,773.87

LIABILITIES EXCEPT CAPITAL \$5,838,363.45 POLICY HOLDERS' SURPLUS \$5,452,410.42

## Fire Association

...OF...

## Philadelphia

FOUNDED A. D. 1817

Gross Assets, \$6,332,403.74

LIABILITIES EXCEPT CAPITAL \$4,910,600.81 POLICY HOLDERS' SURPLUS \$1,421,802.93

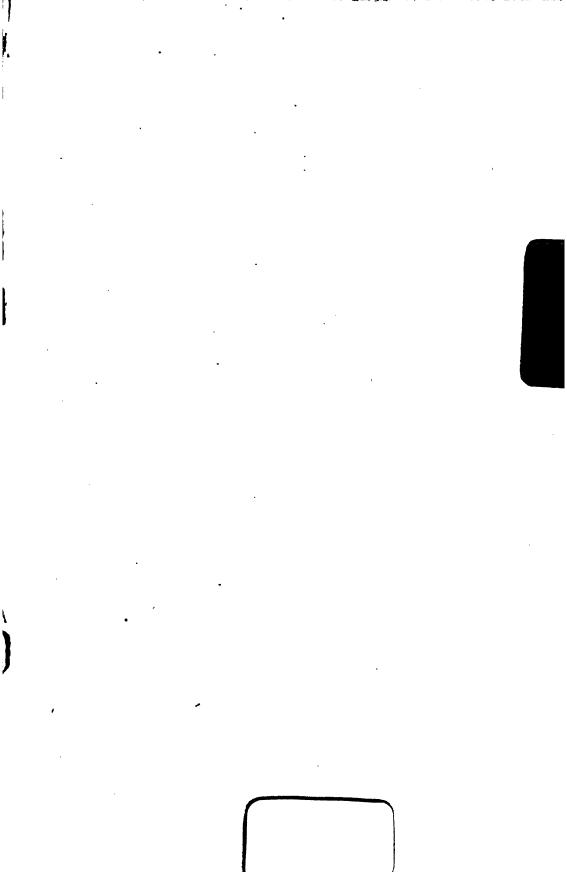
Total Assets, (combined)

\$17.623,177.61

Surplus to Policy Bolders, (combined)

\$6.874.213.35

W. N. JOHNSON, Ass't General Agent
Western Department, Brie, Pa. J. F. DOWNING, General Agent





## J.P. MORGAN & CO.

DOMESTIC AND FOREIGN BANKERS
WALL STREET CORNER OF BROAD

## **NEW YORK**

DREXEL & CC.
Con. 5th and Chesthut Streets
PHILADELPHIA

MORGAN, HARCES & CO. 31 Soulevard Haussmann PARIS

SECURITIES BOUGHT AND SOLD ON COMMISSION
INTEREST ALLOWED ON DEPOSITS
FOREIGN EXCHANGE, COMMERCIAL CREDITS
DIROULAR LETTERS FOR TRAVELERS, AVAILABLE
IN ALL PARTS OF THE WORLD

MESSES U.S. MORGAN & CO.